

# Residential Flood

PEACE OF MIND MADE SIMPLE WITH  
PRIVATE RESIDENTIAL FLOOD INSURANCE

## KEY FEATURES

- Standalone private flood coverage
- No waiting period
- No elevation certificate required
- Quote and bind online in minutes
- Payment plan options available
- Bind without payment up front when lender bill

## LIMITS

- Dwelling up to \$5M
- Personal Property up to \$1M
- Loss of Use up to \$50K

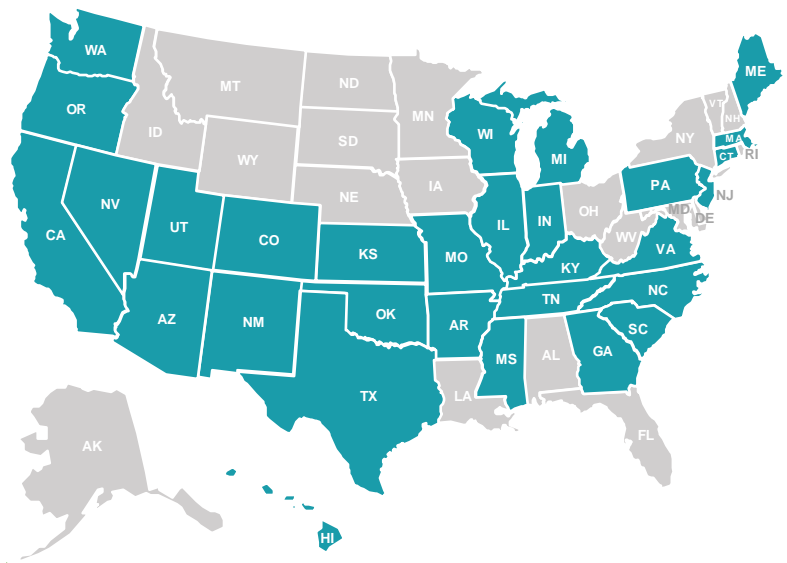
## Available in:

AR, AZ, CA, CO, CT, GA, HI, IL, IN, KS, KY, MA, ME, MI, MO, MS, NC, NJ, NM, NV, OK, OR, PA, SC, TN, TX, UT, VA, WA, WI

## Written by:

Palomar Specialty Insurance Company, An Admitted "A (Excellent)," FSC X, AM Best Rated Insurance Company

Palomar Excess and Surplus Insurance Company, An "A (Excellent)," FSC X, AM Best Rated Insurance Company



# Product Comparison

Coverage & Guidelines	PALOMAR FLOOD	NFIP
Elevation Certificate	Not Required	May be Required
Coverages (À la carte)		
Dwelling Coverage	Limit Up to \$5,000,000	Limit up to \$250,000
Personal Property	Limit Up to \$1,000,000	Limit up to \$100,000
Artwork, photographs, collectibles, jewelry, etc.	Same as NFIP	Sub-Limit Up to \$2,500
Loss of Use	Up to \$50,000	N/A
Other Coverage		
Debris Removal	\$500,000 or Cov. A limit (whichever is less)	Up to \$250,000
Loss Avoidance Measures	Same as NFIP	\$1,000
Increased Cost of Compliance	Same as NFIP	\$30,000
Replacement Cost Value	Optional Endorsement	N/A
Deductible	Fixed Deductible as low as \$500 (single-site)	Fixed Deductible as low as \$1,000
Waiting Period	None (Subject to Weather Moratorium)	30 days
Eligibility		
Occupied	No occupancy clause	Primary and Non-Primary Residence (w/Surcharge)
Claims History	No Flood Claims in past 10 years	Subject to Repetitive Loss Surcharge
Rating	Proprietary Rating System	Based on NFIP Flood Zone
Cancellation/Non-Renewal	Same as NFIP	
Accepted by Mortgages	Same as NFIP	Yes
Excess Policy Option	Yes	N/A
Acceptable Occupancies	1 – 4 unit family dwellings Condo unit-owner coverage available in select states	
Restrictions	No flood loss in last 10 years and no flood loss excess of \$150,000 No mobile or manufactured homes No homes located in, on, over water, or seaward of mean high tide	

## QUESTIONS?

PASSHelpDesk@plmr.com or 619-573-6375



# Flex Choice Residential Earthquake

Stability you can count on

## COVERAGE OPTIONS

- Limits up to \$15 million
- Competitive rates calculated by zip code
- Flexible Coverage Options
  - Coverage A must match or exceed the insured's homeowners or standard dwelling fire policy
  - Coverages B/C/D are customizable and can be selected in an a la carte fashion
- Deductible options as low as 2.5% up to 25%
  - Deductible applies separately to each coverage section

## KEY FEATURES

- Written by Palomar Specialty Insurance Company, an Admitted "A (Excellent)," FSC X, AM Best Rated Insurance Company
- Available in AR, HI, IL, IN, KY, MO, MS, SC, TN, UT
- Standalone earthquake policy for homeowners and condo-unit owners
- Customizable coverage limits
- Quote and bind online in minutes
- Direct bill payment plan options available

## GUIDELINES & ELIGIBILITY

- Companion homeowners or dwelling fire property insurance required
- Acceptable occupancies include 1-4 unit dwelling, condo, occupied rental property, vacation home or secondary residence
- Acceptable construction types include frame, steel, stucco, brick veneer, masonry
- Any pre-existing structural damage due to earthquake must be repaired prior to securing coverage
- No age, height, or geographical restrictions

### Questions?

 Call us at **619-567-5290**

 Email us at **PassHelpDesk@plmr.com**



# Heritage Residential Earthquake

Written by Palomar Specialty Insurance Company  
An Admitted "A" (Excellent), FSC X, AM Best Rated Insurance Company

## KEY FEATURES

- Available in AR, AZ, CA, IL, IN, KS, KY, NV, OK, OR, TN, TX, UT, WA
- Standalone earthquake policy for homeowners
- Competitive rates calculated based on earthquake zone and building risk characteristics
- Deductible options from 2% to 25% depending on state
- Direct bill payment plan options available

## GUIDELINES & ELIGIBILITY

- Companion homeowners or dwelling fire property insurance required
- Dwelling coverage must match or exceed homeowners or dwelling fire policy
- Acceptable construction types include frame, steel, stucco, brick veneer, masonry
- Any pre-existing structural damage due to earthquake must be repaired prior to securing coverage

## COVERAGE OPTIONS

- Limits up to \$15 million
- **STANDARD POLICY:** Most basic coverage for homeowner seeking sleep at night coverage for structure
- **SUPERIOR POLICY:** Comprehensive coverage option
- Plus endorsement may be added to Superior EQ policy to expand Loss of Use cap to \$200,000 and expand sub-limits such as swimming pools (\$50,000)

	SUPERIOR POLICY	STANDARD POLICY
Dwelling	Select Dwelling Limit	Select Dwelling Limit
Appurtenant Structures	10%	N/A
Contents	50%	\$5,000
Loss Of Use	20% up to \$25,000	\$1,500

**Questions?**

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