

“OPTIMUM” RESIDENTIAL EARTHQUAKE INSURANCE PRODUCT GUIDE

Catalytic™ Risk Managers is excited to introduce our new “Optimum” Residential Earthquake Program available in California through a select number of quality independent agents.

- ✓ More Affordable
- ✓ Higher Limits
- ✓ A- Rated Admitted Carrier
- ✓ Broad Coverages
- ✓ Low Deductibles
- ✓ Direct Bill
- ✓ Flexible Pay Plans
- ✓ Advanced POS System

Coverage Summary

The maximum policy limit available for a single covered event across all coverages is \$5 million.

Dwelling Coverage	Limits
Dwelling on the residence premises	Up to \$5 million
Masonry veneer & chimneys	Included
Building ordinance or law coverage	10% of Dwelling Limit Included
Walkways, driveways, and patios necessary for regular entry or exit to dwelling	Included
Bulkheads, piers and retaining walls integral to the dwelling	Included
Optional Coverages	Limits
Other Structures:	Up to 50% of Dwelling Limit
Swimming Pools	Included
Retaining walls, fences, etc.	Included
Walkways, driveways, patios	Included
Gazebos, sheds, etc	Included
Personal Property:	Up to 50% of Dwelling Limit
Glassware, crystal, china, porcelain, etc.	\$25,000 sub-limit included
Jewelry, watches, etc.	\$25,000 sub-limit included
Fine arts	\$10,000 sub-limit included
Computer equipment	Included
Silverware	Included
Loss of Use	Up to 50% of Dwelling Limit
Loss Assessment	\$10,000 included for Dwellings \$5,000 included for Condominiums (Additional Limits Available)
Deductibles	2.5%, 5%, 7.5%, 10%, 12.5%, 15% options (applies to each purchased coverage separately)
Occurrence Period	7 days - 168 hours

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Eligibility

- Dwelling Type - Single Family Dwellings, Multi-Family Dwellings (up to 4 units) & Condominiums (Rental properties acceptable)
- Dwelling Construction - Wood frame, steel frame, wood/steel combination, with stucco and masonry veneer, reinforced masonry
- Dwelling Age - 1937 and newer
- Foundation - Slab, basement, cripple wall, raised wall and concrete perimeter foundations
- Retrofitting - Not required - discounts for retrofitted dwellings built prior to 1937
- Dwelling Height - No height restrictions
- Geographic Restrictions - California only



Ineligible Risks

- Dwelling Type - Multi-Family Dwellings with more than 4 units
- Dwelling Construction - Unreinforced masonry, tuck-under parking, modular/mobile homes, structures on stilts or pilings, historic buildings, unbolted foundations and structures on soft soils (determined by POS platform)



Payment Plans, Fees & Producer Commissions

- Direct Bill
- Flexible Pay Plan Options - Paid-in-full, Semi-Annual, Quarterly, 6-Pay & 10-Pay
- \$50 Policy Fee, \$6 Installment Fee & \$25 Cancellation Fee
- All major credit cards accepted
- Highly Competitive Commissions!

Get a Quote

- Log into Streamlign.CatalyticRisk.com
- Enter a property address for an instant quote, then bind and issue!
 - It's that easy!

Get Appointed Today!

If your agency would like to get an appointment to write our new Optimum Residential Earthquake Program, apply at catalyticrisk.com/Information+Center/Appointments, e-mail us at Info@catalyticrisk.com, or call us at (619) 659-7166.



www.CatalyticRisk.com

ABOUT CATALYTIC™ RISK MANAGERS

Catalytic™ Risk Managers is a subsidiary of DUAL, one of the largest independent underwriting organizations in the United States. Catalytic is a leading underwriter of property catastrophe insurance products, specializing in Earthquake DIC, Wind, All Perils and Terrorism insurance. Writing over \$150 million in premiums this year, Catalytic is one of the fastest growing and most sophisticated property cat underwriters in the industry today.