



Pass Login Make Payment Search



Products & Coverage

Our team of underwriters pledges to develop quality coverage options with competitive rates for personal and commercial property catastrophe insurance that is offered through our network of agents, brokers, wholesalers, MGA's and program administrators.

Select Product

- Commercial All Risk
- Commercial Earthquake
- Inland Marine
- Residential Earthquake
- Residential Flood Guard

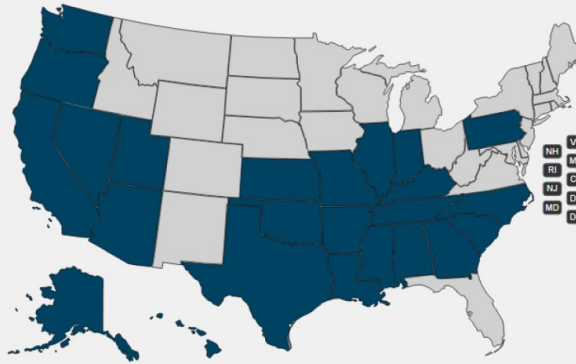
Residential
Hurricane

Residential Wind
(Homeowners)

OR

Search By State

Select a state



A COMMITMENT TO STABILITY

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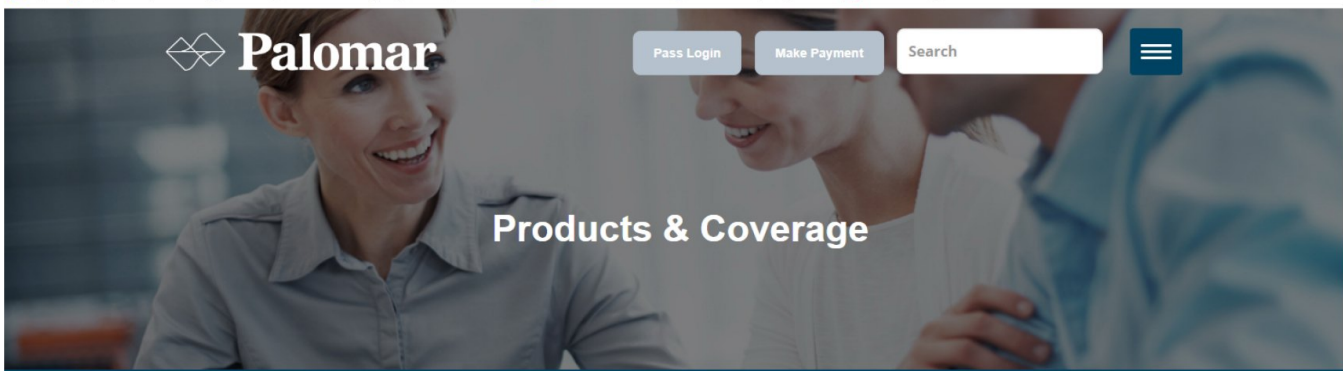
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Contact

7979 Ivanhoe Avenue, Suite 500
La Jolla, CA 92037

619-567-5290
619-567-6954





Products & Coverage

Products Available in "CA" with "Residential Earthquake" coverage

Select Insurance Product below.



Residential Earthquake – California, Oregon & Washington Value Select

- Residential Earthquake – Standard & Superior / Superior PLUS

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Residential Earthquake - Value Select

Available in: California, Oregon & Washington

Palomar Specialty is a leading insurer for residential earthquake products with a wide ranging distribution network. Value Select is a revolutionary earthquake insurance policy that provides flexible and affordable coverages designed specifically to meet the needs of homeowners.

Product Overview

- Policyholders can select specific coverages based on individual needs
- Rates apply separately to each coverage so policyholders only pay for the coverage needed
- Flexible, convenient payment options and plans
- Deductibles as low as 2.5% reduces out-of-pocket expenses in the event of an earthquake loss
- Higher limits and broader coverages protects a home and other structures

Guidelines & Eligibility

Property Features	Guidelines
Dwelling Type	Available for homes, rental dwellings and condominium unit-owners.
Dwelling Construction	Wood Frame, Steel Frame, Wood/Steel Frame with Stucco & Masonry Veneer, Reinforced Masonry are eligible. Unreinforced masonry dwellings are ineligible.
Retrofitting	Retrofitting is not required. Discounts are available for dwellings built prior to 1973 that are retrofitted.
Dwelling Height	No height restrictions
Geographic Restrictions	No geographic restrictions

Coverage & Limits

Coverages	Limits
Dwelling Coverage & Limits	Optional Coverage – Select Separate Limit
Swimming pools	Included in Other Structures Limit up to \$50,000 sub-limit
Retaining walls, fences, etc.	Included in Other Structures Limit with no sub-limit
Walkways, driveways, patios	Included in Other Structures Limit with no sub-limit
Gazebos, sheds, etc.	Included in Other Structures Limit with no sub-limit
Personal Property Coverages & Limits	Optional Coverage – Select Separate Limit
Glassware, crystal, china, porcelain, etc.	Included in Personal Property Limit up to \$25,000 sub-limit
Jewelry, watches	Included in Personal Property Limit up to \$25,000 sub-limit
Fine arts	Included in Personal Property Limit up to \$10,000 sub-limit
Computer equipment	Included in Personal Property Limit with no sub-limit
Silverware	Included in Personal Property Limit with no sub-limit
Loss of Use Coverage & Limit	Optional Coverage – Select Separate Limit
Loss Assessment Coverage & Limit	Optional Coverage – Select Separate Limit up to \$100,000
Deductibles	2.5, 5%, 7.5, 10%, 12.5%, 15%, 20% & 25% options. Applies separately to each coverage
Limited Building Code Upgrade	\$10,000 included

[Apply For Product](#)

Offered in Partnership with Arrowhead

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