



RESIDENTIAL EARTHQUAKE PROGRAM / PRODUCT COMPARISON

COVERAGES, GUIDELINES & RATING	SUPERIOR EQ PROGRAM	STANDARD EQ PROGRAM	STANDARD/SUPERIOR CONDO EQ PROGRAM
Dwelling Coverage & Limits	Select Limit - Up to \$15,000,000 TIV	Select Limit - Up to \$15,000,000 TIV	\$25,000 Included
Dwelling-Coverage A Replacement Cost Determination	Matches/Follows the Companion HO3/ Dwelling Fire Coverage A or higher	Matches/Follows the Companion HO3/ Dwelling Fire Coverage A or higher	N/A
Masonry Veneer	Excluded	Excluded	N/A
Partial Limits Coverage	Not Available	Not Available	N/A
Shared Loss Settlement Coverage	Not Available	Not Available	N/A
Other Structures Coverages & Limits	Included at 10% of the Coverage A Limit of Insurance	Not Available	N/A
Swimming Pools	Included up to \$3,000 sub-limit	Not Available	N/A
Gazebos, sheds, etc.	Included up to \$3,000 sub-limit	Not Available	N/A
Fences	Included up to \$3,000 sub-limit	Not Available	N/A
Walkways, driveways, patios	Included up to \$3,000 sub-limit	Not Available	N/A
Retaining Walls	Included up to \$3,000 sub-limit	Not Available	N/A
Chimneys	Included up to \$5,000 sub-limit	Not Available	N/A
Shared Loss Settlement Coverage	Not Available	Not Available	N/A
Personal Property Coverages & Limits	Included in Package at 50% of Coverage A Limit of Insurance	\$5,000 included in Package	Select Contents Limit up to \$500,000
Glassware, crystal, china, porcelain, etc.	Included up to \$1,500 sub-limit	Excluded	Included up to \$1,500 sub-limit
Fine Arts	Included up to \$1,500 sub-limit	Excluded	Included up to \$1,500 sub-limit
Computer Equipment	Included up to \$2,500 sub-limit	Included in the Coverage C limit of insurance	Included up to \$2,500 sub-limit
Jewelry, watches	Included up to \$1,500 sub-limit	Included in the Coverage C limit of insurance	Included up to \$1,500 sub-limit
Silverware	Included up to \$1,500 sub-limit	Included in the Coverage C limit of insurance	Included up to \$1,500 sub-limit
Furs	Included up to \$1,500 sub-limit	Included in the Coverage C limit of insurance	Included up to \$1,500 sub-limit
Film & Video Equipment	Included up to \$1,500 sub-limit	Included in the Coverage C limit of insurance	Included up to \$1,500 sub-limit
Musical Instruments	Included up to \$1,500 sub-limit	Included in the Coverage C limit of insurance	Included up to \$1,500 sub-limit
Sporting Equipment	Included up to \$1,500 sub-limit	Included in the Coverage C limit of insurance	Included up to \$1,500 sub-limit
Business Property	Included up to \$1,500 sub-limit	\$1,000	Excluded
Loss of Use Coverage & Limit	Included in Package at 20% of Coverage A Limit of Insurance up to \$25,000	\$1,500 included in Package	\$2,500 Included
Loss Assessment Coverage & Limit	Included in Coverage A limit of insurance up to \$10,000	Not Available	\$5,000 Included
Deductible	5%, 10%, or 15% options	15%	10%
Application of Deductible	Applies separately to Coverage A, B, C, D & F limits of insurance	Applies to Coverage A Limit	Applies separately to Coverage A, C & F limits of insurance. No deductible for Loss of Use Coverage
Other Coverages			
Limited Building Code Upgrade	\$10,000 included	\$10,000 included	\$10,000 included

For more information contact King Insurance Support Systems



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Underwriting Eligibility Guidelines			
Dwelling Construction	Wood Frame, Steel Frame, Wood/Steel Frame with Stucco & less than 1/3 Masonry Veneer are eligible. Masonry and Masonry Veneer greater than 1/3 are ineligible. Dwellings built on stilts are ineligible	Wood Frame, Steel Frame, Wood/Steel Frame with Stucco & less than 1/3 Masonry Veneer are eligible. Masonry and Masonry Veneer greater than 1/3 are ineligible. Dwellings built on stilts are ineligible	Wood Frame & Wood with Stucco are eligible. Steel frame, reinforced concrete and masonry are ineligible
Dwelling Height	Up to 3 stories	Up to 3 stories	No height restriction for buildings built in 1990 or later. Maximum of 3 stories for buildings built prior to 1990
Age & Foundation	No age restrictions. Only slab, basement or solid perimeter foundations are eligible	No age restrictions. Only slab, basement or solid perimeter foundations are eligible	Buildings built 1985 and later with slab on grade foundation and/or reinforced concrete subterranean, first floor or "tuck under" parking are eligible. Buildings built prior from 1960-1984 with slab foundations are eligible (tuck under/first floor parking are ineligible). Buildings built prior to 1960 are ineligible
Retrofitting	Retrofitting required for dwellings built prior to 1972	Retrofitting required for dwellings built prior to 1972	Retrofitting not required
Slope	Dwellings built on a slope greater than 26 degrees are ineligible	Dwellings built on a slope greater than 26 degrees are ineligible	Buildings built on a slope greater than 26 degrees are ineligible
Geographic Restrictions	Coverage is not available in rating bands/territories J & K. Dwellings built on Historical Register are ineligible	Dwellings built on Historical Register are ineligible	None
Rating			
Coverages	Policies & coverages rated as a package based on rate per \$1,000 of Coverage A	Policies & coverages rated as a package based on rate per \$1,000 of Coverage A	Policies & coverages rated as a package based on rate per \$1,000 of Coverage C
Rates & Territories	Rates per \$1,000 of Coverage A. Zip codes combined into 12 rating territories	Rates per \$1,000 of Coverage A. Zip codes combined into 12 rating territories	Rates per \$1,000 of Coverage C. Zip codes combined into 12 rating territories