



ARROWHEAD
GENERAL INSURANCE AGENCY, INC.



Arrowhead General Insurance Agency Private Client Homeowners/Fire Excess & Surplus Lines Program

PRIVATE CLIENT HOMEOWNERS/FIRE PROGRAM OVERVIEW

Policy Coverages & Limits

Coverage	Limits	Limitations
Dwelling	Up to \$7.5M TIV	Includes options for sub-limits for water losses & ACV for roofs. Risks with no prior water losses and/or an automatic water shut off valve are eligible for full limits.
Other Structures	Up to 10% of Dwelling Limit	Includes options for sub-limits for water losses & ACV for roofs (guest, pool houses, etc.) & pools. Risks with no prior water losses and/or an automatic water shut off valves are eligible for full limits.
Personal Property	Up to 50% of Dwelling Limit	No coverage for jewelry, fine arts and/or other personal property that is typically scheduled.
Loss of Use	Up to 20% of Dwelling Limit	Payment for the shortest time required to repair or replace the damage property or settle elsewhere.
Liability	Up to \$1M	Subject to underwriting & individual review for select clients and risks.
Deductibles	\$5K minimum AOP Deductible \$10K & \$25K, \$50K, \$100K & \$250K options for premium credit	\$10K - 2.5% premium credit \$25K - Additional 2.5% premium credit \$50K - Additional 5.0% premium credit \$100K, \$150K, \$200K & \$250K subject to risk level pricing.

Coverages

- E&S Program with A & A+ rated Carriers.
- ISO HO-3, HO-5 and DP-3 policy forms.
- Replacement cost coverage for Dwellings & Personal Property.
- Water Damage – Full limits, sub-limits and exclusion options based on risk characteristics, claims, etc.
- Other coverages
 - Ordinance or Law
 - Water Backup
 - Mold
 - Mechanical Breakdown
- Earthquake coverage offered through Arrowhead admitted and E&S programs.

General Underwriting Guidelines

- Dwellings above \$1,500,000 in replacement cost up to a maximum total insured value (TIV) of \$7,500,000.
- Dwellings with superior construction including more fire resistive materials, sprinklers, water sensors and shut off valves, etc.
- Generally newer dwellings and/or engineered, remodeled with full updates to roof, wiring, HVAC and plumbing within the last 30 years.
- Dwelling values of \$3,000,000 and above must have a central station fire and burglar alarm unless in a gated community.
- Geographic locations with no or very low wildfire exposure and Fireline scores not to exceed 0.
- Dwellings located on flat to moderate slope without risk of land movement or slide.
- Dwellings with good access to fire/emergency vehicles.
- Dwellings titled in a Trust or an LLC must submit a satisfactory Trust or LLC questionnaire.
- Occupancy - Primary, secondary, seasonal & rental dwellings.
- Occupation – High profile occupations must be submitted for underwriting approval.

Submissions & Binding

- 2 Submission Options:
 - Login to Arrowhead Exchange (<https://www.arrowheadexchange.com>) for electronic submissions and wildfire acceptability. OR;
 - Email ACORD & Supplemental Application to submissions@arrowheadgrp.com.
- Quotes provided within 2 days.
- Binding:
 - Submit signed quote, D-1 & SL-2 forms.
 - 25% down payment and minimum earned premium.
 - Arrowhead processes all E&S taxes and fees.
- Billing Payment – Direct billing with full and 4-pay options.
- Electronic policy documents.
- Inspections conducted on all properties.

Key Contacts

- **Underwriting**
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