

ABOUT CATALYTIC™ RISK MANAGERS

Catalytic is a member company of San Diego-based Align Financial Holdings, LLC (“Align”). Align is one of the largest privately-owned specialty P&C underwriting managers in the U.S., writing in excess of \$460 million of premium annually. Catalytic is a leading underwriter of property catastrophe insurance products, specializing in Earthquake DIC, Wind, All Perils and Terrorism insurance. Writing over \$180 million in premiums this year, Catalytic is one of the fastest growing and most sophisticated property cat underwriters in the industry today. We are excited to introduce our new “*Optimum*” Residential Earthquake Program available in California through a select number of quality independent agents.

“OPTIMUM” RESIDENTIAL EARTHQUAKE INSURANCE PROGRAM

COVERAGE SUMMARY

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

DWELLING COVERAGE

- Dwelling on the residence premises
- Masonry veneer & chimneys
- Building ordinance or law coverage
- Walkways, driveways, and patios necessary for regular entry or exit to dwelling
- Bulkheads, piers and retaining walls integral to the dwelling.

LIMITS

- Up to \$5 million
- Included
- 10% of Dwelling Limit Included
- Included
- Included

OPTIONAL COVERAGES

OTHER STRUCTURES:

- Swimming pools
- Retaining walls, fences, etc.
- Walkways, driveways, patios
- Gazebos, sheds, etc.

LIMITS

- Up to 50% of Dwelling Limit**
- \$50,000 Included
- Included
- Included
- Included

PERSONAL PROPERTY:

- Glassware, crystal, china, porcelain, etc.
- Jewelry, watches, etc.
- Fine arts
- Computer equipment
- Silverware

- Up to 50% of Dwelling Limit**
- \$25,000 sub-limit included
- \$25,000 sub-limit included
- \$10,000 sub-limit included
- Included
- Included

LOSS OF USE:

Up to 50% of Dwelling Limit

LOSS ASSESSMENT:

\$10,000 Included for Dwellings

- More Affordable**
- Higher Limits**
- Broad Coverages**
- Low Deductibles**
- A - Rated Carrier**
- Direct Bill**
- Flexible Pay Plans**
- Highest Commissions Available!!**

\$5,000 included for Condominiums
(Additional Limits Available)

DEDUCTIBLES:

2.5%, 5%, 7.5%, 10%, 12.5%, 15%, 25% options
(applies to each purchased coverage separately).

OCCURRENCE PERIOD:

7 days - 168 hours

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 1973
- **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 with 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

GET A QUOTE

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