

# Home Product Guide



Owning a home is not only an accomplishment to be proud of, it's likely the policyholder's biggest investment and where their heart is. We're here to protect what they've worked so hard to build.

CSE's Homeowners Insurance offers comprehensive coverages to protect their home, belongings, and separate structures (such as a detached garage) against everyday risks. We also offer a number of discounts to help keep their protection affordable and secure their peace of mind.

# Table of Contents

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## **03** Product Highlights by State

- 3** California
- 4** Nevada
- 5** Arizona

## **06** Optional Enhancements

- 6** Overview
- 7** Service Line Coverage
- 8** Equipment Breakdown Coverage

# California



## Product Highlights












	Base	Plus
Coverage A – Dwelling (Replacement Cost % of Cov. A)	130%	175%
Coverage B – Other Structures (% of Cov. A)	10%	10%
Coverage C – Personal Property Limits (% of Cov. A)	50%	70%
Coverage D – Loss of Use (% of Cov. A)	20%	20%
Building & Ordinance (% of Cov. A)	10%	20%
Personal Liability (Personal Injury included)	\$100K / \$1M	\$100K / \$1M
Identity Recovery Coverage	\$15	Included
Backup of Sewers and Drains	\$2,500	\$10,000
Jewelry, Watches, Furs (Applies to all perils)	\$2,500 per item \$7,500 max	\$2,500 per item \$10,000 max
Loss Assessment	\$2,500	\$5,000

To find more information about this product, please go to [www.cseagents.com/training](http://www.cseagents.com/training) to see our training manuals!

## Target Market

Preferred middle market
Newer buildings – built in the last 50 years
Coverage A limit between \$300K - \$1.2M
Buildings greater than 1,100 sq. ft.
Low wildfire risk
Liability limits of ≥ \$500K, or with PUP
Cross sold with Auto, PUP (and Earthquake)
Up to 2-story buildings
Protective devices – sprinklers, fire alarms, water alarms
Clean preferred

## Discounts

-  Multi-Policy
-  Loyalty
-  Protective Devices
-  Neighborhood Watch Credit
-  Newer Homes
-  Water Damage Deductible
-  CSE Agent
-  Senior
-  Loss-Free Credit
-  Tile Roof
-  Civil Servant Professional Occupation



## Product Highlights

	Base	Deluxe
Coverage A – Dwelling (Replacement Cost % of Cov. A)	150%	175%
Coverage B – Other Structures (% of Cov. A)	10%	10%
Coverage C – Personal Property Limits (% of Cov. A)	70% Broad Form Perils	70% All Risk
Coverage D – Loss of Use (% of Cov. A)	20%	20%
Building & Ordinance (% of Cov. A)	10%	20%
Personal Liability (Personal Injury included)	\$100K / \$1M	\$100K / \$1M
Identity Recovery Coverage	\$15	Included
Backup of Sewers and Drains	\$3,000	\$7,500
Pathogenic Organisms	\$5,000	\$10,000

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## Target Market

Preferred middle market
Newer buildings – built in the last 30 years
Coverage A limit between \$250K - \$1.2M
Buildings greater than 1,100 sq. ft.
Low wildfire risk
Liability limits of ≥ \$500K, or with PUP
Cross sold with Auto and PUP
Up to 2-story buildings
Protective devices - sprinklers, fire alarms, water alarms
Clean preferred
Average or better credit

## Discounts

- ✓ Multi-Policy
- ✓ Occupation
- ✓ Civil Servant
- ✓ Newer Home Credit
- ✓ Senior
- ✓ Premises Alarm or Fire Protection System
- ✓ Claims Free
- ✓ Neighborhood Watch Credit
- ✓ CSE Agent
- ✓ Loyalty
- ✓ Tile Roof

# Arizona



## Product Highlights

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Coverage A – Dwelling (Replacement Cost % of Cov. A)	150%	175%
Coverage B – Other Structures (% of Cov. A)	10%	10%
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## Target Market

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## Discounts

- Multi-Policy
- Professional Occupation
- Civil Servant
- Newer Home Credit
- Senior
- Premises Alarm or Fire Protection System
- Claims Free
- Neighborhood Watch Credit
- CSE Agent
- Loyalty
- Tile Roof

# Optional Enhancements



## Extended Replacement Cost

Provides additional coverage up to 175% of the home policy limits to rebuild the policyholder's home in the event of a covered loss.



## Contents All Risk Coverage

Covers the policyholder's personal items against all the perils not listed in the basic policy, such as mysterious disappearance or accidental breakage.



## Valuables Coverage

Provides additional coverage for specific high-value items such as jewelry, antiques, bicycles, and fine art.



## Identity Recovery Coverage

Pays for expenses the policyholder incurs as a direct result of an identity theft.



## Equipment Breakdown Coverage

Covers the policyholder's major household appliances against an unexpected mechanical or electrical breakdown not caused by normal wear and tear or corrosion.



## Service Line Coverage

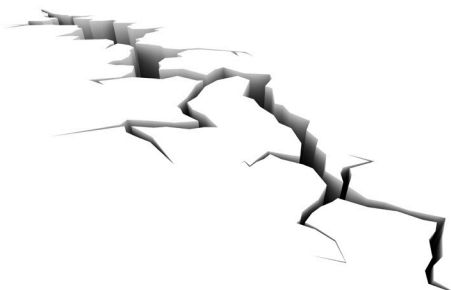
Covers the major service lines that connect to the home, such as gas line, power line, sewer line, and water line, against a service line failure.

## Earthquake Coverage — for California

Earthquakes are one of California property owners' most costly risks and are not covered under a typical Homeowners policy. Policyholders can add this earthquake coverage to protect their property and their peace of mind. Earthquake insurance provides coverage for their damaged structure, as well as loss of personal possessions and loss assessments. Coverage for swimming pools is also available, and a multi-policy discount can apply.

**Three coverage options are available to choose from so the policyholder can tailor a policy that meets their needs AND their budget. Deductibles are as low as 10%!**

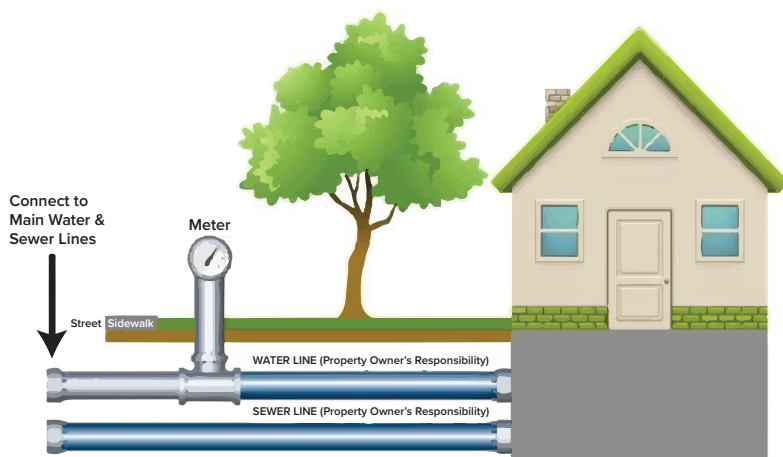
**Underwritten by Palomar Speciality Insurance Company.**



For more information on optional enhancements and coverages, go to [www.cseagents.com/training](http://www.cseagents.com/training) to find our training manuals!

# Service Line Coverage

**Service Line Coverage** provides protection from an unexpected loss caused by a service line failure. Most homeowners don't realize that they're responsible for the service lines from the street to their property. Repairing or replacing service lines is costly and can easily total \$5,000 or more.



(Electrical line and gas line are also covered by CSE.)

A typical Homeowners policy doesn't usually cover these costs, but with **Service Line coverage added to their CSE Homeowners policy** for just \$15, they're covered for the unexpected costs associated with service line repairs, excavation, and damage to outdoor property.

## Perils Covered

- Wear and tear
- Rust, corrosion, decay
- Hidden or latent defects
- Freeze
- Collapse (except sinkhole collapse)
- Electrical breakdown

## How is this endorsement provided on a Homeowners policy?

Service Line coverage has been added as an endorsement for just a \$15 premium, with a \$500 deductible, and \$10,000 limit. If the policyholder wishes to remove this coverage from their Homeowners policy, they can simply contact their CSE Agent and opt out.

## Loss Examples

1

A tree root grew through a sewer pipe located on the homeowner's premise, causing the pipe to leak. This required a backhoe to dig up the damaged piping and replace it.

**Property Damage: \$5,800**

2

An underground power line providing electrical service to the home significantly deteriorated over time and resulted in arcing. The underground power line had to be excavated and replaced.

**Property Damage: \$7,800**

# Equipment Breakdown Coverage

**Equipment Breakdown Coverage** covers most mechanical and electrical equipment in a home, including refrigerators, air conditioners, heaters, boilers, furnaces, washers, dryers, home electronics, and more.

A Homeowners policy doesn't cover the cost of repairing or replacing essential equipment in the premise when it suddenly breaks. With **Equipment Breakdown coverage added to a CSE policy**, a loss caused by an electrical, mechanical or pressure systems breakdown will be covered.



## How does this coverage compare to a home warranty?

	CSE Equipment Breakdown Insurance	Typical Home Warranty (Not covered by CSE)
<b>Equipment covered</b>	Includes: appliances, HVAC, water heaters, security systems, electronics and more!	Usually limited to HVAC and appliances.
<b>Maximum Coverage</b>	\$50,000	\$10,000
<b>Wear and Tear (deterioration)</b>	Not covered	Covered
<b>Spoilage Coverage</b>	\$10,000	Not covered
<b>Fees</b>	N/A	Average \$65/service call
<b>Deductible</b>	\$500	\$50 or more
<b>Cost</b>	<b>\$27</b>	<b>\$350 - \$1,200</b>

## What's the difference between "wear-and-tear" and "mechanical breakdown"?

**Wear-and-tear** occurs over time and is typically more foreseeable. It's the gradual deterioration of a machine's ability to function. **Mechanical breakdown** is a loss where the equipment suddenly breaks or mechanically locks up. Due to its sudden nature, it's usually more difficult to plan and budget for. **This is covered under Equipment Breakdown.**

## Loss Examples

1

A water heater built excessive pressure and the pressure relief valve didn't open, causing the unit to suddenly rupture. The unit required replacement.

**Property Damage: \$1,700**

2

An air conditioning unit stopped functioning due to damage to the compressor and controls from a power surge. The system required replacement.

**Property Damage: \$6,200**

## What's covered?

- Mechanical breakdown
- Electrical breakdown
- Rupture, bursting, or explosion

## What's not covered?

- Wear-and-tear deterioration, such as worn-out water heater
- Rust and mold

## How is this endorsement provided on a Homeowners policy?

Equipment breakdown has been added as an endorsement for just a \$27 premium, with a \$500 deductible, and a \$50,000 limit. If the policyholder wishes to remove this coverage from their Homeowners policy, they can simply contact their CSE Agent and opt out.