



**COVERAGES & LIMITS**

Homeowners Earthquake Options		
	Comprehensive EQ Coverage	Limited EQ Coverage
Dwelling Limit-Coverage A	Matches Coverage A (HO-3 and Dwelling Fire) Limit	Matches Coverage A (HO-3 and Dwelling Fire) Limit
Other Structures-Coverage B Increase Other Structures	10% of Coverage A	N/A
Personal Property-Coverage C	50% of Coverage A	\$5,000
Loss of Use/Fair Rental Value-Coverage D/E	20% of Coverage A up to \$25,000	\$1,500
Loss Assessment	\$5,000	N/A
Deductible	10%	15%
Dwelling Replacement Cost	Included up to Coverage A Limit	Included up to Coverage A Limit
Limited Building Code Upgrade	\$10,000	\$10,000

**Comprehensive Earthquake Program Rules, Eligibility Guidelines and Ineligible Risks**

<p><b>Foundations</b> All types of concrete foundations are acceptable</p> <p><b>Age and Number of Stories</b></p> <ul style="list-style-type: none"> <li>• 1973 to present – Maximum of three stories</li> <li>• 1937 to 1972 – Maximum of two stories</li> </ul> <p><b>Special Age Requirements</b></p> <ul style="list-style-type: none"> <li>• <b>Dwellings built 1955 – 1972:</b> Dwelling must be property anchor bolted to the foundation and the cripple walls must be braced with plywood or equivalent</li> <li>• <b>Dwellings built 1937 – 1954:</b> Dwelling must be seismically retrofitted and proof is required</li> </ul>	<p><b>Ineligible Risks</b></p> <ul style="list-style-type: none"> <li>• Dwellings built prior to 1937</li> <li>• Dwellings of masonry construction or one-third of dwelling is masonry veneer</li> <li>• Dwellings built on stilts, posts or piers</li> <li>• Dwellings built on steep grades of 26 degrees or more</li> <li>• Dwellings more than three stories</li> <li>• Dwellings of unusual or unconventional construction or design</li> </ul>
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**Limited Earthquake Eligibility Guidelines**

Limited Earthquake is available for all values and Homeowners lines offered by Universal North America, subject to the underwriting rules and guidelines for these programs.

**Contact Universal North America** **www.UniversalNorthAmerica.com**

<p><b>Claims</b> Toll-Free: 866-999-0898</p> <p><b>Claims Mailing Address</b> P.O. Box 151926 Tampa, FL 33684-1926</p> <p><b>Claims Physical Address</b> 4340 W. Hillsborough Ave. Suite 212 Tampa, FL 33614</p> <p><b>Underwriting &amp; Customer Service</b> Toll-Free: 866-458-4262 Fax: 817-348-7961 Email: <a href="mailto:underwriting@uihna.com">underwriting@uihna.com</a> P.O. Box 901036 Fort Worth , TX 76101-2036</p>	<p><b>Standard Payments</b> P.O. Box 901036 Fort Worth , TX 76101-2036</p> <p><b>Overnight Payment</b> Bank of America Lockbox Services Universal North America Insurance Company 1950 N. Stemmons Freeway Dallas, TX 75207</p> <p><b>Universal North America California Office</b> 701 University Avenue, Suite 110 Sacramento, CA 95825 Toll Free: 888-295-7110 Fax: 916-927-7102 Email: <a href="mailto:info@uihna.com">info@uihna.com</a></p>	<p><b>Area Representatives</b></p> <p><b>Craig Justice</b> VP, Sales &amp; Agency Relations Western U.S. 805-278-4422 <a href="mailto:cjustice@uihna.com">cjustice@uihna.com</a></p> <p><b>Stephanie Fox</b> Territory Sales Manager Northern California 916-690-1731 <a href="mailto:sfox@uihna.com">sfox@uihna.com</a></p> <p><b>Mark Niess</b> Senior Sales Manager Southern California 760-683-4860 <a href="mailto:mniess@uihna.com">mniess@uihna.com</a></p> <p><b>Wanda Revells, AINS, CIC</b> AVP, Sales &amp; Agency Relations Western U.S. Office: 520-690-2000 Cell: 602-284-9120 <a href="mailto:wrevells@uihna.com">wrevells@uihna.com</a></p>
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