



California Eagle Choice Homeowners Insurance

First American is an expert in the real estate transaction, and now we offer a homeowners insurance product to match this legacy. Our Eagle Choice product is packed with unique benefits to make life easier for new homeowners.



"A La Carte" Customizations

Our product revolves around choice by offering unique add-ons to build policies ranging from standard to preferred.



Included Identity Theft

Each homeowners policy includes identity theft coverage because we understand that a customer's identity is part of their property.



Extensive Stacking Discounts

We've included more ways to save on the dwelling! You can also bundle insurance products for more significant savings.



Smooth Transition to Landlord Protection

Our new landlord protection endorsement allows your customer to move seamlessly between a homeowner and landlord policy.



Undivided Underwriting Attention

We assign each agency a personal underwriter to ensure quick response rates and customized service.



DAN CIOTTI

TERRITORY SALES MANAGER
TEL 818-307-2866
EMAIL Lciotti@firstam.com



**First American
Property & Casualty
Insurance Company**

888.922.5343 ▼ www.fapcig.com

California Homeowners Policy Highlights

Discount Highlights*	Newly-Purchased Home: 12%	Age of Home: 42% (Rolls down to 0% over 25 years)
	Multi-Product: 2-10%	Preferred Builder: 15% (Rolls down to 0% over 5 years)
	Claims-Free: Up to 20%	Roof Material: 4-6%
	Sprinklers: 8-13%	
	Protective Devices: 3-13%	

Coverage	<ul style="list-style-type: none">• Dwelling: \$100,000 to \$1,000,000 with increase subject to underwriting approval; 125% included with option to increase up to 150%• Other Structures: 10% of Coverage A included with option to increase• Personal Property: 40% to 80% of Coverage A; replacement cost included; ACV optional• Loss of Use: 20% of Coverage A over 12 months; 24 months maximum for CAT loss• Personal Liability: \$100,000, \$300,000, \$500,000; personal injury included• Medical Payments: \$1,000 per person included; \$2,000 or \$5,000 per person available• Ordinance or Law: 20% of Coverage A• Water Back-Up: \$5,000 included with option to increase up to \$25,000• Deductibles: Options from \$1,000 to \$10,000• Theft of Jewelry: \$2,500 included with option to increase up to \$5,000• Theft of Firearms: \$5,000 included• Theft of Silverware/Goldware: \$5,000 included with option to increase up to \$10,000• Credit Card: \$1,000 included with option to increase to \$10,000• Business Property: \$2,500 included with option to increase up to \$10,000• ID Theft: \$15,000 included• Optional: Open peril contents-special personal property
----------	---

Underwriting Highlights	<ul style="list-style-type: none">• Newly-Purchased: Newly-purchased residence may be eligible for claim forgiveness; see underwriting guidelines for complete information• Year Built: Must be newer than 100 years at time of new business; cannot be on historical registry• Loss Count Eligibility: Allow up to 2 losses over a 60 month period; no losses of the same type• Protection Class & Brush: PC 1-8; risk vulnerable to wildfires ineligible• Home Type: Manufactured and mobile homes are ineligible• Home Plumbing: Copper and PEX eligible• Home other: All security bars must be releasable• Pools: In-ground pools eligible if properly fenced; diving boards and slides eligible• Trampolines: Trampolines eligible; typical exclusions apply• Secondary Seasonal: Standalone eligible• Dogs: Most dogs eligible; see excluded breeds list in underwriting guidelines• Occupancy: Vacant ineligible; Short-term rental (i.e. Airbnb) ineligible
-------------------------	--

Contact	Underwriting: 888-474-7500	Tech Support: 866-715-3486
	Customer Service: 888-922-5343	Agent Portal: https://insagent.firstam.com
	Claims: 800-348-3782	

*Please read the policy for a complete description of coverage and discounts. First American Property & Casualty Insurance Company makes no express or implied warranty respecting the information presented and assumes no responsibility for errors or omissions. First American reserves the right to make changes to its underwriting guidelines at any time. First American and the eagle logo are registered trademarks or trademarks of First American Financial Corporation and/or its affiliates. This Quick Reference Guide is intended for use by First American appointed agents only. FAPCIC - 01/2019 | License Number: 37710