



## California Eagle Choice Condo Insurance

First American is an expert in the real estate transaction, and now we offer a condo insurance product to match this legacy. Even with a homeowners association, condo coverage is imperative because it protects liability and safeguards property within the home.



### **"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 condo 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 Tenant-Occupied**

Our new product allows your customer to move seamlessly between a tenant-occupied and owner-occupied.



### **Undivided Underwriting Attention**

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



#### **DAN CIOTTI**

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***First American  
Property & Casualty  
Insurance Company***

888.922.5343 ▼ [www.fapcig.com](http://www.fapcig.com)

# California Condo Policy Highlights

Discount Highlights*	<b>Newly-Purchased Condo:</b> 12%	<b>Age of Home:</b> 28% (Rolls down to 0% over 37 years)
	<b>Multi-Product:</b> 2-10%	<b>Protective Devices:</b> 3-13%
	<b>Sprinklers:</b> 8-13%	
Coverage	<ul style="list-style-type: none"><li>• <b>Dwelling:</b> \$20,000 to \$750,000 with increase subject to underwriting approval</li><li>• <b>Personal Property:</b> Minimum \$25,000 included with option to increase; replacement cost included</li><li>• <b>Loss of Use:</b> 40% of Coverage C over 12 months; 24 months maximum for CAT loss</li><li>• <b>Personal Liability:</b> \$100,000, \$300,000, \$500,000; personal injury included</li><li>• <b>Medical Payments:</b> \$1,000 per person included; \$2,000 or \$5,000 per person available</li><li>• <b>Water Back-Up:</b> \$5,000 included with option to increase up to \$25,000</li><li>• <b>Deductibles:</b> Options from \$500 to \$5,000</li><li>• <b>Business Property:</b> \$2,500 included with option to increase up to \$10,000</li><li>• <b>ID Theft:</b> \$15,000 included</li></ul>	
Underwriting Highlights	<ul style="list-style-type: none"><li>• <b>Year Built:</b> Must be newer than 100 years at time of new business; cannot be on historical registry</li><li>• <b>Loss Count Eligibility:</b> Allow 1 loss over a 60 month period; no water losses</li><li>• <b>Protection Class &amp; Brush:</b> PC 1-8; risk vulnerable to wildfires ineligible</li><li>• <b>Home Plumbing:</b> Copper and PEX eligible</li><li>• <b>Home other:</b> All security bars must be releasable</li><li>• <b>Trampolines:</b> Trampolines eligible</li><li>• <b>Secondary Seasonal:</b> Standalone eligible</li><li>• <b>Dogs:</b> Most dogs eligible; see excluded breeds list in underwriting guidelines</li><li>• <b>Occupancy:</b> Vacant ineligible; short-term rental (i.e. Airbnb) ineligible</li></ul>	
Contact	<b>Underwriting:</b> 888-474-7500	<b>Tech Support:</b> 866-715-3486
	<b>Customer Service:</b> 888-922-5343	<b>Agent Portal:</b> <a href="https://insagent.firstam.com">https://insagent.firstam.com</a>
	<b>Claims:</b> 800-348-3782	