



## California Eagle Choice Landlord Protection

Protecting a rental has never been easier because of our new Landlord Protection coverage. Our Landlord Protection offers the superior coverage and extensive discounts of a homeowners policy to ensure customer needs are met.



### Smooth Transition from Home to Landlord Protection

This new landlord endorsement allows customers to move seamlessly between homeowners and landlord protection.



### Included Identity Theft

Each 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.



### "A La Carte" Customizations

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



### Undivided Underwriting Attention

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



#### DAN CIOTTI

TERRITORY SALES MANAGER  
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**First American**  
**Property & Casualty**  
**Insurance Company**

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

# California Landlord Protection Policy Highlights

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

Coverage	<ul style="list-style-type: none"><li>• <b>Dwelling:</b> \$100,000 to \$1,000,000 with increase subject to underwriting approval; 125% to 150% included replacement cost</li><li>• <b>Other Structures:</b> 10% of Coverage A included</li><li>• <b>Personal Property:</b> \$2,500 to 50% of Coverage A; ACV only</li><li>• <b>Loss of Rent:</b> 20% of Coverage A 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>Ordinance or Law:</b> 20% of Coverage A</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 \$1,000 to \$10,000</li><li>• <b>Business Property:</b> \$2,500 included</li><li>• <b>ID Theft:</b> \$15,000 included</li></ul>
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Underwriting Highlights	<ul style="list-style-type: none"><li>• <b>Newly-Purchased:</b> Newly-purchased residence may be eligible for claim forgiveness; see underwriting guidelines for complete information</li><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 up to 2 losses over a 60 month period; no losses of the same type</li><li>• <b>Protection Class &amp; Brush:</b> PC 1-8; risk vulnerable to wildfires not eligible</li><li>• <b>Home Type:</b> Manufactured and mobile homes 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>Pools:</b> In-ground pools eligible if properly fenced; diving boards and slides eligible</li><li>• <b>Trampolines:</b> Trampolines 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>
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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	

\*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 - 02/2019 | License Number: 37710