



**CALIFORNIA**

PREMIER CLIENT HOMEOWNERS COVERAGE

## Premier Client is the best choice for your premier homeowners business

Premier Client homeowners coverage offers your elite customers protection beyond the standard coverage offered by most other carriers. Premier Client was designed to provide our most comprehensive coverage options, with limits that accommodate the unique lifestyle needs of your most affluent customers.

### CUSTOMERS GET MORE WITH PREMIER CLIENT

- Guaranteed Replacement Cost Dwelling included
- Replacement Cost Contents Coverage
- Cash out option for Coverages A and C
- Water backup covered up to Coverage A and C limits
- NatGen Premier Umbrella Coverage limits up to \$10 million
- Market Value Loss Settlement for scheduled personal property
- Personal Injury covered up to Coverage E limits

### FOCUSED ON EASE OF BUSINESS FOR OUR AGENCY PARTNERS

- Rapid underwriting response — Same- or next-day response from underwriting
- Strong financial security — Rated A- (Excellent) by A.M. Best
- Cutting-edge policy service platform — Real-time rating and many more features
- Grow with us — Marketing partnerships, long-term profit programs and other unique wealth-building opportunities







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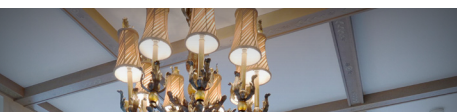


### COVERAGES TAILORED TO YOUR CUSTOMERS NEEDS

- Premier Client — Targeted coverages and limits to cover higher-value homes
- Security Plus Elite — Expansive additional coverage with even more extensive protection for water backup, ordinance or law, identity fraud reimbursement, and more
- Security Plus — Increased limits for stolen or lost jewelry, watches and furs. Coverage also increases limits for stolen silverware and automatic coverage for personal injury
- OneChoice<sup>SM</sup> Homeowners — Our base coverage, with modest limits offered at a great value

### QUICK, EASY AND EFFICIENT POLICY SERVICE CAPABILITIES

- New business and endorsement processing at the point of sale
- Quick, efficient real-time rating
- Automatic report ordering
- Intuitive underwriting resulting in a one-step quote-to-issue process for most business
- Online and real-time data input eliminates duplicate entry and printed applications
- Daily policy download
- Competitive down payment requirements and a variety of payment options
- Works with FSC and other leading comparative raters



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Comprehensive Coverage Options	OneChoice <sup>SM</sup> Homeowners	Security Plus	Security Plus Elite	Premier Client
Dwelling Replacement Cost	Included	Included	Included	Included
Extended Replacement Cost-Dwelling	Up to 50%	Up to Unlimited	Up to Unlimited	Guaranteed Replacement Cost
Replacement Cost Contents	Included	Included	Included	Included
Watercraft and trailers	\$1,000	\$1,500	\$3,000	\$5,000
Trailers not used with watercraft	\$1,000	\$1,500	\$2,000	\$5,000
Jewelry, watches and furs	\$1,000 — stolen only	\$2,500 — stolen or lost	\$5,000 — stolen or lost	\$5,000 — stolen, misplaced or lost
Silverware	\$2,500 — stolen only	\$5,000 — stolen only	\$10,000 — stolen only	\$10,000 — stolen, misplaced or lost
Property used for business	\$2,500 — on premises \$250 — off premises	\$5,000 — on premises \$5,000 — off premises	\$10,000 — on premises \$5,000 — off premises	\$10,000 — on premises \$5,000 — off premises
Reimbursement of identity fraud expenses	Available	Available	\$15,000	\$25,000
Personal Injury	Available	Included	Included	Included
Agreed amount for scheduled jewelry	Available	Available	Included	Included
Loss Assessment	\$1,000	\$5,000	\$50,000	\$100,000
Mold	Up to \$100,000	Up to \$100,000	Up to \$100,000	Up to \$100,000
Wine	\$2,500	\$2,500	\$2,500	\$2,500
Refrigerated items	Not Available	\$500 (\$100 deductible)	\$1,000 (\$100 deductible)	Reasonable (\$100 deductible — excludes wine)
Lock replacement	Not Available	\$250	\$500	Reasonable Amount
Water backup	Available	Available	\$5,000 included	Up to Coverage A and C policy limits included
Ordinance or law	10% of dwelling limit	25% of dwelling limit	100% of dwelling limit	100% of dwelling limit

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**NatGen**  
PREMIER

**CALIFORNIA**  
NATGEN PREMIER VS COMPETITORS

Coverage	Middle Market Carrier 1	Middle Market Carrier 2	NatGen Premier	High-Net-Worth Carrier 1	High-Net-Worth Carrier 2
Dwelling Replacement Cost Loss Settlement	Replacement Cost Up to 100% of Coverage A	Replacement Cost Up to 100% of Coverage A	<b>Guaranteed Replacement Cost</b>	Guaranteed Replacement Cost	Guaranteed Replacement Cost
Cash Out Option	No	No	<b>Yes (Coverages A, B and C)</b>	Yes (Coverages A, B and C)	Yes (Coverages A, B and C)
Ordinance and Law	10% of Coverage A	10% of Coverage A	<b>Included</b>	Included	Included
Trees and Shrubs	\$1,000 limit up to \$500 per item	\$1,000 aggregate limit up to \$500 per item	<b>5% of Coverage A up to \$5,000 per item</b>	Greater of 10% Coverage A or \$10,000 up to \$1,000 per item	5% of Coverage A up to \$2,500 per item
Debris Removal	Reasonable up to liability limit + 5%	Reasonable	<b>Reasonable</b>	Included within limit Additional 5% available	Reasonable
Water Backup	Up to liability limit	Up to \$10,000	<b>Up to Coverages A and C</b>	Up to policy limit	Up to policy limit
Mold	Reasonable	Up to \$10,000	<b>Up to \$100,000</b>	\$100,000	Up to Coverage A
Green Upgrade	None	None	<b>Up to \$50,000</b>	Up to \$25,000	Up to Coverage A
Umbrella Limits	Up to \$10M	Up to \$5M	<b>Up to \$10M</b>	Up to \$10M	Up to \$25M
UM/UIM in Umbrella	Optional	N/A	<b>Up to \$2M</b>	Optional	Included
Market Value Settlement (SPP)	N/A	N/A	<b>Up to 150% of the scheduled amount</b>	Up to 150% of the scheduled amount	Up to 150% of the scheduled amount

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