

DUAL Personal Lines

California product overview

Expert underwriting to
protect what matters most

Across our range of diverse personal lines products, our underwriters are here to assist you with finding the right coverage for your clients and protect what matters to them. Our service is built around your priorities and helping you win business.

The logo for DUAL, consisting of the word "DUAL" in a bold, blue, sans-serif font. The letters are thick and blocky, with a slight shadow effect.

E&S Homeowners



Introducing specialized coverage for homeowners in California

With custom solutions to protect your clients' homes, flexible payment plans, and competitive pricing, we're committed to helping safeguard what matters most.

Appetite

- HO-3 form
- Coverage A limit up to \$5m
- Dwellings built 1900 and newer
- Low to moderate wildfire exposure

Key features

- A.M. Best 'A' rated capacity
- Customizable coverage options
- Flexible deductible options
- Loss settlement options
 - Replacement cost
 - Extended replacement cost
 - Actual cash value
- Flexible payment plans including mortgagee bill and direct bill options

Our commitment to you

- Competitive discounts to attract new customers
- Dedicated underwriting, sales, and service to help you grow your business
- Competitive compensation structure
- Full service SLA filing process
- Customizable valuation tool to help with accurate Coverage A values
- IVANS agency download including policy, claims and commission downloads

E&S Homeowners

Coverage

| | |
|---|--|
| Coverage A – dwelling limits | Up to \$5,000,000 |
| Coverage B – other structures | Up to 40% of Coverage A. Max \$1,000,000 |
| Coverage C – personal property | Up to 60% of Coverage A. Max \$1,000,000 |
| Coverage D – loss of use | Up to 40% of Coverage A. Max \$500,000 |
| Coverage E – personal liability | \$100,000 - \$1,000,000 |
| Coverage F – medical payments to others | \$1,000 - \$5,000 |
| Wildfire deductibles | 2% up to 10% |
| Wind hail deductibles | 1% up to 5% or \$2,500 up to \$50,000 |
| All other perils deductibles | 1% up to 5% or \$2,500 up to \$50,000 |
| Dwelling loss settlement | Replacement Cost or Actual Cash Value |
| Personal property loss settlement | Replacement Cost or Actual Cash Value |
| Covered perils | HO-3: open perils unless specifically excluded |

Optional coverages

| | |
|--|-----------------|
| Additional insured | ✓ |
| Equipment breakdown | ✓ |
| Service line | ✓ |
| Scheduled personal property | ✓ |
| Debris removal | ✓ |
| Credit card, fund transfer card, forgery and counterfeit money | ✓ |
| Fire department service charge | ✓ |
| Personal injury | ✓ |
| Extended replacement cost | 125% |
| Building ordinance | 10%, 25% |
| Difference in conditions (DIC) | Available |
| Limited animal liability | Up to \$100,000 |
| Limited water damage | Up to \$500,000 |
| Limited sewer or drain back up | Up to \$25,000 |

Target risks

| | |
|---------------|---------------------------------------|
| Coverage A | Less than \$5,000,000 |
| Occupancy | Owner occupied - primary or secondary |
| Wildfire risk | Low to moderate |
| Year built | 1900 or later |
| Prior losses | Eligible |

*Deductible and coverage limits may vary based on risk eligibility

More coverage, nationwide

We can work with you on the following products in every state across the US. Head to our contact page to get in touch with our lead underwriters.

Flood

We underwrite flood coverage nationwide. Backed by highly-rated carriers, our private primary flood policies are easy to access – you can quote and bind coverage on our online portal. We also provide policies on The National Flood Insurance Program (NFIP) – a government-backed program helping to reduce the socio-economic impact of floods across the country.

Cyber

From cyber bullying and crime to ransomware attacks, identity theft and online shopping, we'll help your clients protect themselves against the ever-changing cyber threats. We offer comprehensive first and third-party solutions. And extra benefits such as identity theft protection and property protection services.

Get to the right underwriting team

E&S Homeowners

Ariel Lim

Vice President of Distribution
alim1@dualinsurance.com

Flood

NFIP general inquiries

Call +1 (800) 749 6419 or email
flood@nalicogeneral.com

Private Primary Flood

Cameron Conboy

Executive Vice President, Flood
+1 (619) 321 7224
cconboy@dualinsurance.com

Cyber

Paul Schiavone

EVP, Cyber and Professional Lines
pschiavone@dualinsurance.com

Jose Ruiz

SVP, Cyber and Professional Lines
jruij@dualinsurance.com

Lindsey Giliberto

SVP, Cyber and Professional Lines
lgiliberto@dualinsurance.com

Helping you do more

+1 (800) 749 6419
marketing@dualinsurance.com

dualinsurance.com