

Pacific Specialty has been a leading provider of property insurance, protecting millions of people across the country for over 20 years. So your property coverage comes with an added level of confidence. In fact, Pacific Specialty is rated "A" (Excellent) by A.M. Best, the world's leading insurance company rating organization.



**800-303-5000**

P.O. Box 40, Anaheim, CA 92815

Products underwritten by Pacific Specialty Insurance Company and Pacific Specialty Property and Casualty Company. A.M. Best "A" Rated. Admitted in all states.

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# Home Insurance



## Primary Occupied Homeowner's Program

Our comprehensive homeowner (HO-3) policy covers losses to your home and personal property from a wide variety of unexpected events, such as theft, fire, vandalism and malicious mischief, water damage, windstorm, hail, lightning and explosions. Not only is the cost to replace the dwelling and personal property covered under the policy, but if your home is rendered uninhabitable due to a covered loss, we will pay for the Additional Living Expenses incurred while the home is repaired or rebuilt. In addition, our liability coverage protects against bodily injury or property damage suffered by guests, neighbors or hired tradespeople.



Pacific Specialty's rates are among the most competitive in the state with multiple discounts available that can save you up to 50%! Moreover, our program is flexible, allowing you to add special coverages to meet your own unique needs. Coverage options include:

- Identify Theft
- Personal Injury
- Animal Liability
- Special Higher Limits for Jewelry & Silverware
- Personal Computer Equipment
- Scheduled Personal Property
- Liability limits up to \$2 Million
- Loss Assessment
- Home Freezer/Refrigerator Contents



## And There's More

- Pacific Specialty offers flexible payment plans
- Personalize your policy with deductible options from \$500 - \$5,000
- Optional, affordable, earthquake coverage for your home, contents, and loss of use
- Automatic renewal option to prevent a lapse in coverage
- Expert claim service, available 24 hours a day, 7 days a week

We also provide exceptional coverage at competitive prices for the following types of property insurance:

- ✓ Rental Homes
- ✓ Seasonal Homes
- ✓ Condominiums
- ✓ Townhouses
- ✓ Mobile Homes

