

# HOMEOWNERS POLICY



*California*  
MUTUAL  
INSURANCE COMPANY

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# CALIFORNIA MUTUAL PROVIDES A COMPREHENSIVE HOMEOWNERS POLICY.

## COVERAGES

- Dwelling HO3 Special Form
- Replacement Cost
- Direct Physical Loss – Contents
- Medical Coverage
- Loss of Use
- Other Structure
- Personal Liability

## FEATURES

- ID Fraud Expense Coverage (Included)
- Ordinance or Law Coverage (Included)  
50%: Dwellings 1 to 5 Years old  
10%: Dwellings 6 to 40 Years old\*  
\*(Option to Increase to 50%)
- Inflation Guard at 4% (Included)
- Replacement Cost Dwelling
- Replacement Cost Contents
- Loss Assessment at \$5,000

## OPTIONAL COVERAGES

- Increased Limits – MS-RCC Coverage A  
Extended Replacement Cost 150%  
Coverage B - 10%  
Coverage C - 70%  
Coverage D - 40%  
Increased Unscheduled Personal Property Limits
- Scheduled Personal Property
- Personal Injury
- Earthquake
- And More

## CREDITS (UP TO 50%)

- New Loan Credit
- New Home Credit
- Loss Deductible Credit for \$500, \$1,000 & \$2,500 Deductibles
- Loss Free Credit
- Fire & Theft Alarm Credit
- Full & Partial Sprinkler Credit
- Roof Credits for Non-Flammable Roof Tile
- Gated Community Credit

## IDENTITY FRAUD EXPENSE

To all homeowners we provide coverage to protect against the growing problem of identity theft. Identity theft strikes millions of Americans each year and costs businesses and individuals billions of dollars. Our identify theft recovery program not only provides protection for fraud, but also provides practical support you may need.

*Our identity fraud expense recovery covers:*

- Lost wages as a result of time away from work to correct credit or identity records
- Postage, phone and shipping fees
- Cost of obtaining credit reports
- Certain legal fees caused by identity theft
- Fees when reapplying for loans initially declined due to falsified credit information
- Notary and filing fees for costs you incur for steps you take yourself to restore your identity and credit records

*Additionally, support is offered in the form of:*

- Identity recovery help line - A toll-free number connects you with professionals who will answer your initial questions, provide information and advise you on the immediate steps you need to take
- Identity recovery case manager service - A case manager will guide you through the steps of the identity recovery process