

Motus Opt-In Earthquake Insurance Program for **RANCHO DOMINGUEZ**

Program Effective Date: January 1, 2023

Video: Why is Special Assessment Coverage Important for Unit Owners?



<https://youtu.be/NQqTecJEMk>

Video: Why Should I Buy Insurance if my Neighbor Does Not?



<https://youtu.be/EASvAOOuceo>

These and other videos are available at: <https://motusins.com/faqs/>

Contents

	Page
Motus Program Offering	2
How to Learn More / Webinar Schedule	3
Enrollment Form	4

Your HOA board has renewed the
MOTUS EARTHQUAKE INSURANCE PROGRAM

This gives you the opportunity to OPT-IN to superior coverage for your unit.

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	MOTUS	CEA CALIFORNIA EARTHQUAKE AUTHORITY™ POLICY
Coverage:	\$200,000 (Estimated unit exposure; Higher limits available)	\$100,000 (Maximum Offered)
Annual Cost:	\$964	\$739*
Deductible: <i>(5% Option Also Available)</i>	10%	10%
Building Coverage (EQ Special Assessment), incl:	✓	Limited
• Residential Buildings	✓	✓
• Common Area Amenities (e.g. pools, spas, etc.)	✓	X
• All Parking Garages / Structures	✓	X
• All Foundations	✓	X
• Utilities / Underground Plumbing	✓	X
• Full Ordinance & Law Coverage (incl. Demolition)	✓	X
Unit Interiors, including improvements	✓	(Optional; Addl. \$)
Guaranteed Cash If HOA Doesn't Rebuild	✓	X

* NOTE: After an earthquake, the CEA can charge its policyholders an additional fee of up to 20% of annual premium to cover claims

Optional Coverage Available (see Enrollment Form for details):

- Combined Loss of Use or Rent / Personal Property Coverage
- Deductible Buydown (Lower your deductible exposure; See Enrollment Form or go online for details)

Ready for a free quote? Or ready to sign up?

Go to <https://app.motusins.com> and use the code "RDZ887"; sign up online or mail in the attached form

Renewing?

Look for your renewal offer from Motus (via email) or login to your account at <https://app.motusins.com>

To learn more, visit us at
www.MOTUSINS.com
or join us for our upcoming educational webinar

Schedule of Upcoming Webinar:

Wednesday, December 14th at 6:30pm PST
Motus Program Overview (webinar and conference call)

Webinar Access Information:



Go to <https://us02web.zoom.us/my/motus>



Dial (669) 900-6833, Meeting ID: 827 268 5044#
(No Participant ID required, so press # again if prompted)

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**RANCHO DOMINGUEZ
ENROLLMENT FORM**

MOTUS EARTHQUAKE INSURANCE PROGRAM FOR RANCHO DOMINGUEZ

Issuing Company: Palomar Excess and Surplus Insurance Company (rated "A- / Excellent" by AM Best)
Effective Date: 01/01/2023 **Expiration Date:** 01/01/2024 **Base Deductible:** 10%

PROPERTY OWNER INFORMATION

Full Name ("THE INSURED")* _____
Email Address _____
Phone Number _____
Mailing Address _____
City, State ZIP _____

* The name you would like to appear on your Certificate of Insurance, e.g. "John and Jane Smith" or "John Smith as Trustee of the Smith Family Trust"

PROPERTY TO BE INSURED (LEAVE BLANK IF SAME AS ABOVE)

Street Address and Unit # _____
City, State ZIP YORBA LINDA, CA 92887

INSURANCE COVERAGE OPTIONS – NOTE 2 DEDUCTIBLES AVAILABLE

Customize Your Coverage and Payment Options at app.motusins.com; Use the code "RDZ887"

BUILDING, UNIT INTERIOR and COMMON AREA COVERAGE (Cost per Year*)	10% Deductible	5% Deductible
\$150,000	<input type="checkbox"/> \$868.88	<input type="checkbox"/> \$1,105.88
\$200,000 (Estimated Average Owner Exposure)	<input type="checkbox"/> \$964.00	<input type="checkbox"/> \$1,265.00
\$250,000	<input type="checkbox"/> \$1,186.25	<input type="checkbox"/> \$1,551.25
\$300,000 (Higher Limits Available – Contact Motus)	<input type="checkbox"/> \$1,408.50	<input type="checkbox"/> \$1,837.50

* Pricing above includes \$75/unit Annual Broker Fee +

COMBINED LOSS OF USE OR RENT / CONTENT COVERAGE (Cost per Year)	Separate 10% Deductible Applies
\$50,000	<input type="checkbox"/> \$92.50
\$100,000	<input type="checkbox"/> \$185.00

Note: A **\$85 Late Enrollment Fee** is added after the Effective Date. Pay-over-time plans, and credit card payments are available online (additional fees apply to pay-over-time plans and credit card payments).

TOTAL DUE (ANNUAL):

Make checks payable to:

MOTUS INSURANCE SERVICES, LLC

Include: "RDZ887", the street address and unit number of the property to be insured on the check

Mail ENROLLMENT FORM and CHECK to:

MOTUS INSURANCE SERVICES
 Attn: RANCHO DOMINGUEZ Program
 166 Mercer St Suite 3F
 New York, NY 10012-3983