



Pacific Specialty Insurance Company
AM Best "A" Rated



Property



Liability



Recreational



Marine



Commercial

www.psic-onespot.com

800-303-5000

Products and Services Brochure
Spring 2006 Edition

PRODUCTS & SERVICES BROCHURE



PACIFIC
SPECIALTY
INSURANCE
COMPANY

Pacific Specialty Insurance Company (PSIC) - flagship of the McGraw Group of Affiliated Companies - is recognized as an industry leader in motorcycle and personal watercraft coverage. PSIC also offers automotive, homeowners, boat, motorhome, mobile home, and commercial products, and has become the "OneSpot"

independent brokers and agents can source all their clients' coverage needs.

In 2005 direct premiums written exceed \$133,000,000 and year-to-date assets are more than \$232,000,000, with over \$100,000,000 surplus as regards policyholders. The company's five-year average combined ratio is 90.9%, and is evidence of the company's stable operating profitability led by highly profitable underwriting operations. These underwriting results are derived from management's conservative and highly controlled operating principles, as well as their expertise in the company's core product offerings. PSIC's outstanding capitalization, conservative balance sheet, and sound liquidity position are reflected in the A.M. Best A (excellent) rating. Pacific Specialty Insurance Company is admitted in all states and the District of Columbia.

OTHER COMPANIES FORMING THE MCGRAW GROUP OF AFFILIATED COMPANIES



CA License # 0531139

Founded in 1976, McGraw Insurance Services is a general agent, surplus lines broker, Lloyds correspondent and the exclusive affiliated program administrator of Pacific Specialty Insurance Company. Best known as one of the largest writers of motorcycle insurance in the western United States, McGraw is also one of the nation's largest writers of personal watercraft insurance.

McGraw Commercial Insurance Services specializes in niche commercial package products.



CA License # 0531139



Western Service Contract Corp

Western Service Contract Corp. is one of the nation's largest independent motorcycle and "jetski" type personal watercraft service contract providers. Western's Service Contract Program offers additional protection beyond the manufacturer's warranty, allowing licensed motorcycle and personal watercraft dealers to establish long term relationships with their customers beyond the initial sale of the unit. (Operates as Western Specialty Contract Corp. in Texas.)

EXECUTIVE & CLAIMS

3601 Haven Avenue
Menlo Park, CA 94025
800-828-3003 Customer Service
800-962-1172 Claims
650-780-4820 Claims Fax
650-780-4800
650-780-4848 Fax

PROCESSING & UNDERWRITING

PO Box 40
Anaheim, CA 92815
800-303-5000 Customer Service
800-962-1172 Claims
650-780-4820 Claims Fax
714-998-2190
714-998-3158 Fax

**QUOTES AVAILABLE ONLINE www.psic-onespot.com
OR BY CALLING 800-303-5000**



Recreational

motorcycle liability only, or liability & physical damage

Available in Alabama, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, New York, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, West Virginia, Wisconsin and Wyoming.

- Liability to 100/300/50, physical damage, U.M. and Med Pay.
- Named operator must be 18 years old, operators must be at least 16 years old and hold a valid drivers license and the registered owner.
- Accessory coverage up to \$5,000 for additional premium, provided a detailed list is provided with receipts.
- Photo of both sides of cycle, or signed vehicle inspection form must be submitted with application if physical damage coverage is requested.
- Discounts available.

auto / motorcycle excess liability

Available in California

- Limits to \$500,000 excess of 15/30/5, 25/50/15, 50/100/25 or 100/300/50.
- Coverage available over most primary carriers B+ rated or better, and all Assigned Risk carriers are acceptable.
- For 500 CSL, no drivers under 25 or over 75, and no drivers with more than 5 points.
- Premium finance acceptable.

One of California's Largest Writers of Motorcycle Insurance

motorhome programs preferred & standard

Available in California

- Values up to \$75,000, liability up to \$300,000.
- All vehicles must be registered in California.
- All motor homes 20 years and older, regardless of value, must be photographed.
- All motor homes must be inspected by retail agent/broker prior to effecting coverage, and must be photographed when physical damage coverage is requested.
- All risks must be insured to their full value, including permanently attached accessories, and accessories must be listed on application and cannot exceed 25% of the base vehicle value.

See applications for definitions of Standard and Preferred.

snowmobile

Available in New Hampshire

- Liability Limits up to \$100/300/50 including UM.
- Optional coverages include Comprehensive (Fire, Theft, Physical Damage) and Collision coverage, which may be written separately.
- Other optional coverages offered - Emergency Assistance Reimbursement up to \$150 per occurrence, Accessory coverage up to \$3,000, Medical Pay, and Trailer coverage.
- A variety of discounts available for safety courses, multiple units, experience, association membership, anti-theft device and garaging.
- 3 easy ways to quote: call 1-800-6McGraw for an instant quote, online rating under our Producer Only section, or a simple, self-rating application.
- Available for 6 and 12 month term only.



Marine

jetski type, personal watercraft package program

Available in all 50 States and the District of Columbia

- Includes Jet Boats under 16 feet, jetski, wetbike, etc., (no outboards), providing coverage against theft, collision, fire, hull, sinking, injuries to another person, and damage to another watercraft.

McGraw is One of the Nation's Largest Writers of Personal Watercraft Insurance

- \$15,000 liability, physical damage - hull, deductible options.
- Optional coverages include - medical payments, increased liability, trailer coverage, watersports (waterskiing etc.) and liability only.

boat package

Available in California

- Ski Boats, Jet Boats, Runabouts, and Performance Boats - up to 26 feet and \$50,000 value, Sail Boats - up to 32 feet and \$50,000. Older boats acceptable.
- Physical Damage - \$5,000 to \$50,000.
- Liability - \$25,000 per person \$50,000 per accident, \$10,000 property damage to others. Medical payments, Trailer and Equipment. Liability Only up to \$300,000 CSL.
- Watercraft must be inspected and photographed and a copy of registration for watercraft and trailer included.
- All risks must be insured to their full value.
- Premium finance acceptable.



Liability

personal liability (cpl)

Available in California, Georgia, Missouri, and Texas

- Limits up to \$500,000 available.
- Complements FAIR Plan Program.
- Simple self rater.
- Up to 4 units and 10 residents allowed.
- Premium finance acceptable.

personal umbrella

Available in Arizona, California, Georgia, Nevada and Texas.

- \$500,000 to \$2,000,000 limits available*
- Minimum Underlying Auto Liability of 100/300/50
- Personal Liability CPL or Homeowners - \$300,000 CSL
- Watercraft Liability - \$300,000 CSL minimum
- Rental Units - (OLT/CPL) \$500,000 CSL*
- Recreational Vehicle Liability - \$500,000 CSL or 500/500/100*
- Vacant Land - (OLT/CPL) - \$500,000 CSL*
- Premium Finance acceptable

* Limits may vary by state

dwelling fire DP-1 & DP-3

Available in Arizona, California, Georgia, and Texas

Basic Form DP-1 Actual Cash Value, (no replacement cost) for seasonal, tenant occupied, or owner occupied units.

- **Other Structures:** Up to 10% of the Dwelling limit of liability for loss by a peril insured against for other structures. Payment under this coverage reduces limit of liability by the amount paid.
- **Fair Rental Value:** 10% of Dwelling limit.
- **Optional Coverages:** *Personal Property, Liability* - up to \$500,000, *Medical Payments* - \$250 per person, \$5,000 per occurrence included with liability purchase, and *Earthquake* - 10% deductible.

Special Form DP-3 Replacement Cost for seasonal, tenant occupied, or owner occupied units.

- **Other Structures:** 10% of Dwelling limit, direct physical loss replacement cost coverage. Limit may be increased for additional charge.
- **Fair Rental Value:** 10% of Dwelling limit.
- **Additional Living Expenses:** 10% of Dwelling limit.
- **Optional Coverages:** *Personal Property* - see policy for perils *Liability* - Up to \$500,000 OLT or CPL, *Medical Payments* - \$250 per person, \$5,000 per occurrence included with liability purchase *Earthquake* - 10% deductible.

standard homeowners HO-3 program

Available in California and Georgia.

Direct Physical Loss Replacement Cost Coverage, protection class 1-8 75 years and newer, 750 square feet minimum and values from \$70,000 minimum to \$1,000,000 maximum (*California only*).

- **Other Structures:** 10% of Dwelling, Direct Physical Loss Replacement Cost Coverage.
- **Personal Property:** 50% of Dwelling Limit, Actual Cash Value (Replacement Cost Coverage available) - see policy for perils and sublimits.
- **Loss of Use:** 20% of Dwelling.
- **Personal Liability:** \$100,000 policy limit, higher limits available for additional charge.
- **Medical Payments:** \$1,000 policy limit.
- **Earthquake:** Optional, 10% deductible, must be frame construction and bolted to a full concrete foundation.
- **Pools & Spa:** must be completely fenced, filled and maintained.

preferred homeowners HO-3 program

Available in California.

Direct Physical Loss Replacement Cost Coverage, protection class 1-8, 75 years and newer, 750 square feet minimum and values from \$70,000 minimum to \$1,000,000 maximum.

- **Extended Replacement Cost Coverage:** at 120% of dwelling value.
- **Other Structures:** up to 70% of Dwelling, Direct Physical Loss Replacement Cost Coverage.
- **Personal Property:** Up to 70% of Dwelling Limit, Direct Physical Loss Replacement Cost Coverage, with increased sublimits.
- **Loss of Use:** 20% of Dwelling.
- **Personal Liability:** \$100,000 policy limit, higher limits available for additional charge.
- **Medical Payments:** \$1,000 policy limit.
- **Earthquake:** Optional, 10% deductible, must be frame construction and bolted to a full concrete foundation.
- **Pools & Spa:** must be completely fenced, filled and maintained.
- **Ordinance and Law Coverage:** included.
- **Roof** must be 15 years old or newer (25 year old tile roof acceptable).

contents only (renters) HO-4 program

Available in California, Georgia and Texas

- **Personal Property** - Up to \$100,000 limit, (Actual Cash Value), replacement cost available for additional charge.
- **Personal Liability** - \$10,000 included, \$25,000, \$100,000, or \$300,000 available for additional charge.
- **Loss of Use** - 20% of the personal property limit included.
- **Medical payments** \$1,000 each person, and \$10,000 for each occurrence.
- California's mandatory Workers Compensation.
- Earthquake coverage is optional.

coverages and limits may vary by state

condominium/townhouse HO-6 program

Available in California, Georgia and Texas



Property

- **Owner occupied, seasonal, or tenant** occupied units.
- **Personal Property** - Actual Cash Value \$5,000 minimum, \$250,000 maximum.
- **Dwelling** - replacement cost coverage provided (see application for coverages and perils).
- **Loss of Use** - 10% of Personal Property Limit.
- **Personal Liability** - Optional with \$25,000, \$50,000, \$100,000, and \$300,000 limits.
- **Medical Payments** to others included with purchase of Personal Liability, limits \$500 each person/\$5,000 per occurrence.
- **Workers Compensation** - available with Personal liability.
- **Optional Coverages** - Earthquake, 10% deductible applies; Replacement Cost Coverage, applies to unscheduled property for additional charge; Loss Assessment (\$1000 included) , up to \$25,000 available for additional charge.

coverages and limits may vary by state

mobile home

Available in Arizona, California, and Georgia

- **Mobile Home :** Comprehensive Mobile Home Replacement Cost to Policy Limits. Deductible applies per occurrence, special \$500 Deductible for water and hail damage.
- **Other Structures:** 10% of Mobile Home, Named Perils, Actual Cash Value.
- **Personal Property** (contents): 50% of Mobile Home, Named Perils, Actual Cash Value.
- **Additional Living Expense:** 20% of Mobile Home.
- **Liability:** \$50,000 Limit, higher limits available for additional charge.
- **Medical Payments to Others:** \$1,000 Limit.
- Rental & Seasonal program also available.

coverages and limits may vary by state

excess flood insurance

Available in Alabama, Arizona, Alaska, California, Colorado, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Louisiana, Maine, Maryland, Michigan, Mississippi, Nevada, New Jersey, New York, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, Texas, Virginia and Washington.

- Over and above underlying NFIP / WYO policy maximum limits.
- Additional \$250,000 Building / 100,000 Contents coverage available for standard residential policies.
- For Preferred Risk Policies, an additional \$250,000 Building / \$60,000 Contents coverage available.
- Building coverage-only policies are acceptable.
- ACV and replacement cost coverage follows underlying NFIP policy.

stand alone earthquake

Available in California

- Values up to \$600,000.
- All dwelling ages acceptable (dwellings constructed before 1972 must be seismically retrofitted; see policy for retrofitting requirements).
- Dwellings must be frame type construction only (includes frames with stucco or with less than 1/3 masonry veneer).
- Slab, basement or concrete perimeter foundation only (must be on flat ground with less than 26 degree slope, dwellings built on piers or posts are ineligible).
- Owner Occupied or Tenant Occupied Dwellings acceptable.
- **Premium Protection includes:**
 - Dwelling; Other Structures, up to 10% of Dwelling; Personal Property, up to 50% of Dwelling; Loss of Use, up to \$25,000; \$10,000 for building code upgrade; Loss Assessment, \$10,000; 10% deductible.
- **Standard Protection**
 - Dwelling; Personal Property, up to \$5,000; Loss of Use, up to \$1,500; \$10,000 for building code upgrade; 15% deductible.
- **Condo Protection**
 - Damage to additions; Personal Property, up to Coverage C limit; Loss of Use, \$2,500; Loss Assessment, \$5,000; 10% deductible.



commercial / residential gardening package

Available in California

Commercial

- Liability from \$25,000 to \$500,000 with no general liability deductible
- Part time (less than 40) and Full time operations eligible
- New ventures considered on individual basis
- Comprehensive general liability
- Building coverage protection class 1-7
- Personal Property coverage, Premises and Operations coverage
- Gardening and Landscape Maintenance risks are eligible
- Pesticide or Herbicide coverage included
- Loss free credits available for eligible renewal business
- Package or Mono-line commercial policies are available for:
 - gardening - including products and/or completed operations
 - landscape maintenance - including products and/or completed operations
- Annual Policy Term only

used car dealer program - garage hazard I package program to select producers only

Available in California

- Primary sales must be derived from private passenger autos, vans, or pickups
- Dealer Open Lot (symbol 31)
- Garage keepers Legal Liability (symbol 30)
- Transit Vehicle Coverage - scheduled autos (symbol 27)
- Liability (symbol 21)
- Building and Equipment coverage
- Annual Policy Term only

cleaning contractors package

Available in California

- Liability from \$25,000 to \$500,000 with no general liability deductible
- Part time (less than 40) and Full time operations eligible
- New ventures considered on individual basis
- Comprehensive general liability
- Building coverage protection class 1-7
- Personal Property coverage, Premises and Operations coverage
- Window cleaning, carpet cleaning and floor waxing eligible
- Loss free credits available for eligible renewal business.
- Package or Mono-line commercial policies are available for:
 - cleaning - including products and/or completed operations
 - janitorial - including products and/or completed operations
- Annual Policy Term only

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