

Motus Opt-In Earthquake Insurance Program for **PGA WEST 1**

Program Effective Date: April 1, 2026

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



[https://youtu.be/ NQqTecJEMk](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/>

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MOTUS EARTHQUAKE INSURANCE PROGRAM

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

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Coverage:

\$420,000
(Estimated unit exposure;
Higher limits available)

Outside of Motus,
\$100k is the max
coverage available
to unit owners

Annual Cost:

\$3,215

Deductible: (10% Option Also Available)

15%

Building Coverage (EQ Special Assessment), incl:

- Residential Buildings
- Common Area Amenities (e.g. pools, spas, etc.)
- All Parking Garages / Structures
- All Foundations
- Utilities / Underground Plumbing
- Full Ordinance & Law Coverage (incl. Demolition)

✓

✓

✓

✓

✓

✓

✓

Other options
available to unit
owners (like CEA)
exclude these
exposures

Unit Interiors, including improvements

✓

Guaranteed Cash If HOA Doesn't Rebuild

✓

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 "PGAWT1"; 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 one of our upcoming educational webinars

Schedule of Upcoming Webinars (all times Pacific):

Wednesday, March 11th at Noon

Motus Program Overview (webinar and conference call)

Wednesday, March 25th at 6:00pm

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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PGA WEST 1 ENROLLMENT FORM

MOTUS EARTHQUAKE INSURANCE PROGRAM FOR PGA WEST 1

Issuing Company: Palomar Excess and Surplus Insurance Company (rated "A / Excellent" by AM Best)

Effective Date: 04/01/2026 **Expiration Date:** 04/01/2027 **Base Deductible:** 15%

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 LA QUINTA, CA 92253

INSURANCE COVERAGE OPTIONS – NOTE 2 DEDUCTIBLES AVAILABLE

Customize Your Coverage and Payment Options at app.motusins.com; Use the code "PGAWT1"

BUILDING, UNIT INTERIOR and COMMON AREA COVERAGE (Cost per Year*)	15% Deductible	10% Deductible
\$250,000	<input type="checkbox"/> \$2,620.79	<input type="checkbox"/> \$2,994.54
\$420,000 (Estimated Average Owner Exposure)	<input type="checkbox"/> \$3,214.84	<input type="checkbox"/> \$3,812.14
\$500,000	<input type="checkbox"/> \$3,805.00	<input type="checkbox"/> \$4,507.50
\$600,000 (Higher Limits Available – Contact Motus)	<input type="checkbox"/> \$4,555.00	<input type="checkbox"/> \$5,389.00

*Pricing above includes \$55/unit Annual Broker Fee

+

COMBINED LOSS OF USE OR RENT / CONTENT COVERAGE (Optional)	Separate 15% Deductible
\$50,000	<input type="checkbox"/> \$166.00
\$100,000	<input type="checkbox"/> \$332.00

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*)
 Deductible Buydown cost is due up front and is nonrefundable.
 Deductible Buydown is not available after the effective date.

TOTAL DUE (ANNUAL):

Make checks payable to:

MOTUS INSURANCE SERVICES, LLC

Include: "PGAWT1", 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: PGA WEST 1 Program
 166 Mercer St Suite 3F
 New York, NY 10012-3983