



Earthquake

Standalone coverage to supplement a HO-3, Dwelling Special, or Dwelling Basic policy.

Earthquakes can happen anywhere at anytime, but a typical homeowner's policy does not cover this potentially devastating peril. You can give your customer added protection with this standalone policy for a single family home or up to a 4-family structure.

Occupancy types	• Owner	• Seasonal	• Rental	• Vacant
Property description	<ul style="list-style-type: none"> All ZIP Codes are eligible Single family up to 4-family, up to 2.5 stories No age limit 		<ul style="list-style-type: none"> Frame, brick/masonry, brick veneer, concrete, stucco construction Schedule up to 10 homes on one policy 	
Value range	<ul style="list-style-type: none"> \$25,000 min \$2M max 		<ul style="list-style-type: none"> \$2.5M max combined limit for Cov. A, B, C, D 	
Insured for	<ul style="list-style-type: none"> Replacement cost 			
Protection classes	<ul style="list-style-type: none"> 1 to 10 			
Coverage	<ul style="list-style-type: none"> Earthquake losses only Damage caused by a fire or flood following the earthquake is not covered 			
Deductible	<ul style="list-style-type: none"> 15% of highest limit, options for 10 or 20% 			
Loss settlement	<ul style="list-style-type: none"> Replacement cost for dwelling 		<ul style="list-style-type: none"> ACV for personal property 	
Included coverage	<ul style="list-style-type: none"> Loss of use – \$1,500 limit Loss assessment* – 5% Cov. A Debris removal – 5% of the single limit of liability Engineering and demolition costs* – 5% of the single limit of liability Ordinance or law – 10% Cov. A 		<ul style="list-style-type: none"> Reconstruction and local building code standards – up to \$10,000 Glass/safety glazing Landlord furnishings if a rental* – \$2,500 for personal property <p><i>*these items deducted from Cov. A limit</i></p>	
Optional coverage	<ul style="list-style-type: none"> Loss of use – can upgrade up to 40 percent Cov. A 		<ul style="list-style-type: none"> Other structures – varies Personal property – varies 	
Discounts	<ul style="list-style-type: none"> Paperless documents 		<ul style="list-style-type: none"> Secured water heater 	
Payment options	<ul style="list-style-type: none"> Full pay Monthly, EFT only Semi-Annual, billed or EFT 		<ul style="list-style-type: none"> Quarterly, billed or EFT Bi-Monthly, billed or EFT 	

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