








INSURANCE SERVICES



Cheat Sheet for Quick Earthquake Insurance Quoting

EQ represents the best-admitted companies providing earthquake coverage in California.

Carrier	Rating by A.M. Best Company	Coverage Types Customizable versus Single Limit
 <p>Stability in <i>Shaky</i> Times</p> <p>QUAKE SELECT CUSTOMIZABLE</p>	<p>Rated "A" (Excellent)</p>	<p>Dwelling - \$100,000 up to \$3.5 Million Other Structures* - up to 25% of Coverage A (Includes sub-limits and exclusions for some types of appurtenant structures) Personal Property* - up to 75% of Coverage A (Includes sub-limits for some types of personal property) Loss of Use - up to 35% of Coverage A Limited Building code upgrade coverage includes \$10,000, with an option to choose a limit of up to 10% of coverage A Loss Assessment - Minimum \$10,000 (automatically included) with a limit of \$50,000.</p> <p>*Sublimits Apply</p>
 <p>FLEXIBLE LIMIT CUSTOMIZABLE</p>	<p>Rated "A" (Excellent)</p>	<p>Dwelling - \$100,000 up to \$3.5 Million Other Structures* - up to 25% of Coverage A (Includes sub-limits and exclusions for some types of appurtenant structures) Personal Property* - up to 75% of Coverage A (Includes sub-limits for some types of personal property) Loss of Use - up to 35% of Coverage A Loss Assessment - Minimum \$10,000 (automatically included) with a limit of \$50,000.</p> <p>*Sublimits Apply</p>
 <p>Value Select CUSTOMIZABLE</p>	<p>Rated "A-" (Excellent)</p>	<p>Dwelling - Total Insured Value is up to \$15 million – anything over \$5 million must have underwriting approval. Other Structures* - Customizable limit up to the Dwelling limit Personal Property* - Customizable limit up to the Dwelling limit Loss of Use - Customizable limit up to the Dwelling limit. Loss Assessment - Minimum \$10,000 (automatically included) with a limit of \$100,000.</p> <p>*Sublimits Apply</p>
 <p>Guide One Mutual Insurance Company CUSTOMIZABLE</p>	<p>Rated "A-" (Excellent)</p>	<p>Dwelling - Total Insured Value is up to \$5 Million Other Structures* - Up to 50% of Dwelling limit Personal Property* - Up to 50% of Dwelling limit Loss of Use - Up to 50% of Dwelling limit. Loss Assessment - \$10,000 but will provide up to 100k in loss assessment coverage.</p> <p>*Sublimits Apply</p>

 <p>SINGLE LIMIT OPTION</p>	<p>Rated "A" (Excellent)</p> <p>Information supplied by individual carriers and is subject to change.</p>	<p>Standard*: Single Limit Coverage: Coverage is up to \$3 million on new business and \$3.2 million on renewal. Includes: Dwelling, NO Other Structures, \$5,000 Personal Property, \$1,500 Loss of Use, Loss Assessment (20% of Single Limit, with Max of \$50,000) Minimum: \$100,000</p> <p>Comprehensive*: Single Limit Coverage: Coverage is available up to \$5 million on new business and \$5.25 million on renewal. Includes: Dwelling, Other Structures, Personal Property, Loss of Use (for up to 12 Months), Loss Assessment (20% of Single Limit, with Max of \$50,000) Minimum: \$100,000* Sublimit Applies for coverages</p> <p>*Sublimits Apply</p>
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Carrier	Deductible Information	Building Code Upgrade	Payment Details
 GeoVera INSURANCE GROUP Stability in <i>Shaky</i> Times QUAKE SELECT	<ul style="list-style-type: none"> - 2.5%, 5%, 7.5%, 10%, 12%, 15%, 20%, 25% - Deductible applies by line of coverage. - Deductible waived for first \$1,500 of Loss of Use 	CUSTOMIZABLE Up to 10% of Dwelling Coverage Limit	Full Pay 3 pay Monthly Visa, Mastercard, Amex or EFT Payment
 Palomar Value Select	<ul style="list-style-type: none"> - 2.5%, 5%, 7.5%, 10%, 12.5%, 15%, 20%, 25% - Deductibles may vary by location. - Deductible applies by line of coverage. - Deductible waived for first \$1,500. of Loss of Use 	APPLIES TO ENFORCEMENT OF ANY ORDINANCE OR LAW Up to 10% of Dwelling Coverage Limit	Full Pay 6 pay 12-pay. Check, Visa, Mastercard, Amex, or EFT Payment Only Visa or Mastercard for reinstatements
 Catalytic Risk Managers	<ul style="list-style-type: none"> - 2.5%, 5%, 7.5%, 10%, 12.5%, 15%, 25% - Deductible applies by line of coverage. - Deductible waived for first \$1,500 of Loss of Use 	APPLIES TO THE ENFORCEMENT OF ANY ORDINANCE OR LAW Up to 10% of Dwelling Coverage Limit	Full Pay Semi-Annual Quarterly 6 pay 10-pay. All major credit cards or EFT Payment \$0 - EFT OR \$4.25 Credit Card fee per transaction
 GeoVera INSURANCE SINGLE LIMIT OPTION	<ul style="list-style-type: none"> - Standard: 10%, 15% (10% only in WA) - Comp: 10%, 15%, 20%, 25% - Deductible applies to the Single Limit 	\$10,000	Full Pay 3 pay Monthly Visa, Mastercard, Amex, or EFT Payment
 GeoVera INSURANCE FLEXIBLE LIMIT OPTION	<ul style="list-style-type: none"> - 2.5%, 5%, 7.5%, 10%, 12%, 15%, 20%, 25% - Deductible applies by line of coverage. - Deductible waived for first \$1,500 of Loss of Use 	APPLIES TO ENFORCEMENT OF ANY ORDINANCE OR LAW Up to 10% of Dwelling Coverage Limit	Full Pay 6 Pay 3 pay. Visa, Mastercard, Amex, or EFT Payment

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Carrier	Dwelling Type	Foundation Type	Construction Type
 GeoVera INSURANCE GROUP Stability in <i>Shaky</i> Times QUAKE SELECT	<ul style="list-style-type: none"> - Eligible: 1-4 individually owned family dwellings - Ineligible: Under extensive construction or renovation, Row homes, Modular, Mobile, Prefabricated, or Log construction. Condominiums. 	<ul style="list-style-type: none"> - Eligible: No Restrictions - Ineligible: "Unknown" 	<ul style="list-style-type: none"> - Eligible: Wood Frame or masonry veneer construction - Ineligible: Modular, Mobile, prefabricated, adobe, log homes, rowhouses (defined as buildings separated by less than one foot. Condominiums
	<ul style="list-style-type: none"> - Eligible: 1-4 individually owned family dwellings, Condominiums - Ineligible: Under extensive construction or renovation, Modular, Mobile, Prefabricated, or Log. Open first floor/ tuck under parking if built before 1985 	<ul style="list-style-type: none"> - Eligible: Concrete slab, Basement, Crawl space, and Spot piers with Concrete Perimeter. For all foundation types, there must be a concrete perimeter. - Ineligible: Stilts and Post & Pier Foundation 	<ul style="list-style-type: none"> - Eligible: Wood Frame, Steel Frame, Wood/Steel Frame with Stucco and Masonry Veneer, Reinforced Masonry - Ineligible: Pre-1900 construction, Adobe, Prefabricated, Unreinforced masonry, homes on Historical register, modular or mobile homes.
	<ul style="list-style-type: none"> - Eligible: 1-4 individually owned family dwellings, Condominiums - Ineligible: Under extensive construction or renovation, Modular, Mobile, Prefabricated, or Log. Open first floor/ tuck under parking. 	<ul style="list-style-type: none"> - Eligible: Slab, Basement, and raised concrete Perimeter Foundations - Ineligible: Unbolted foundation on soft soil, stilts, and post & pier foundation 	<ul style="list-style-type: none"> - Eligible: Wood Frame, Reinforced masonry, reinforced concrete, metal/steel - Ineligible: Pre- 1937 construction. Homes on Historical register, modular or mobile homes, homes with landslide risk.
 SINGLE LIMIT OPTION	<ul style="list-style-type: none"> - Eligible: 1-4 individually owned family dwellings - Ineligible: Under extensive construction or renovation, Row, Modular, Mobile, Prefabricated, or Log Homes 	<ul style="list-style-type: none"> - Eligible: No Restrictions - Ineligible: "Unknown" 	<ul style="list-style-type: none"> - Eligible: Wood frame or metal frame (metal frame is acceptable for single-family residences only); Stucco or 30% or less masonry veneer - Ineligible: Adobe, Prefabricated, and Unreinforced Masonry
 FLEXIBLE LIMIT OPTION	<ul style="list-style-type: none"> - Eligible: 1-4 individually owned family dwellings - Ineligible: Under extensive construction or renovation, Row homes, Modular, Mobile, Prefabricated, or Log construction. Condominiums. 	<ul style="list-style-type: none"> - Eligible: Concrete slab or solid perimeter - Ineligible: Basement, Stilts, and Post & Pier Foundation 	<ul style="list-style-type: none"> - Eligible: Wood frame (Stucco or less than 1/3 masonry veneer) - Ineligible: Metal/Steel, Adobe, Prefabricated, and Unreinforced & Reinforced masonry

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Carrier	Course of Construction	Number of Levels	Slope
 <p>Stability in <i>Shaky Times</i></p> <p>QUAKE SELECT</p>	Any dwellings undergoing significant remodeling, renovation, or construction that may impact habitability will be deemed ineligible.	Up to 3 stories in height, including any basements and built- in garages	No Slope Restriction
	Can cover both Dwelling and Other Structures while the home is under the course of construction. Contents and Loss of Use cannot be added until after the course of construction has been completed.	No Height restriction	Dwelling in whole or in part cannot be extended over a cliff or built near a steep slope. Sometimes, a home will be approved without other structures' coverage.
	Dwellings undergoing extensive remodeling, renovation, or construction affecting habitability are Ineligible.	No Height restriction	SYSTEMATIC LANDSLIDE RISK RESTRICTIONS
 <p>SINGLE LIMIT OPTION</p>	A short-term renovation that does not cause the home's occupants to move out for an extended period is generally eligible. Renovations that are longer term and may cause the home's occupants to live elsewhere - are usually ineligible.	Up to 3 stories in height, including any basements and built-in garages	No Slope Restriction
 <p>FLEXIBLE LIMIT OPTION</p>	A short-term renovation that does not cause the home's occupants to move out for an extended period is generally eligible. Renovations that are longer term and may cause the home's occupants to live elsewhere - are usually ineligible.	Up to 3 stories in height, including built-in garages	No Slope Restriction

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Carrier	Age of Home and Retrofit Requirement	Row Home	Definition of Occurrence
<p>QUAKE SELECT</p>  <p>Stability in <i>Shaky</i> Times</p>	<ul style="list-style-type: none"> - Will not quote any home before 1925 - Retrofitting is not required. However, a premium credit discount of 15% is available for Dwellings built before 1973 that are retrofitted and can provide acceptable proof. 	INELIGIBLE	Period of 168 Hours from the initial earthquake
	<ul style="list-style-type: none"> - Will not quote any home before 1900. - Retrofitting is not required. However, a premium credit discount of 15% is available for Dwellings built before 1973 that are retrofitted and can provide acceptable proof. 	If the home shares a wall but the homeowner's policy is written as a dwelling, then the risk can be written as a dwelling	Period of 168 Hours from the initial earthquake
	<ul style="list-style-type: none"> - Will not quote any home before 1937. - Dwellings must be bolted to the foundation; dwellings with cripple walls require the cripple walls to be braced with plywood. The water heater is secured to the building frame. - Premium credit discounts (up to 15%) are available for dwellings built before 1973 that are retrofitted and can show acceptable proof. 	If the home shares a wall but the homeowner's policy is written as a dwelling, the risk can be written as a dwelling.	7 Days - 168 Hours
 <p>FLEXIBLE LIMIT OPTION</p>	<ul style="list-style-type: none"> - Will not quote any home before 1940 - Retrofitting is not required. However, premium credit discounts of 15% are available for Dwellings built before 1973 that are retrofitted and can provide proof 	Ineligible	Period of 168 Hours from the initial earthquake
<p>SINGLE LIMIT OPTION</p> 	<ul style="list-style-type: none"> - No age restriction - premium credit discounts of 15% are available for Dwellings built before 1997 that are retrofitted and can provide proof 	Ineligible	Period of 168 Hours from the initial earthquake

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Carrier	Pool Coverage	Breakables Coverage	Rented Separate Structures	Separate Structures Business Property
<p>QUAKE SELECT</p>  <p>Stability in <i>Shaky</i> Times</p>	<p>\$25,000 if the Coverage A limit is less than \$500,000 - \$50,000 if the Coverage A limit is \$500,000+ - (must be included in Other Structures Limit)</p>	<p>Up to \$25,000</p>	<p>ELIGIBLE</p>	<p>INELIGIBLE</p>
	<p>Up to \$50,000 (must be included in Other Structures Limit)</p>	<p>Up to \$25,000</p>	<p>The structure would be covered under other structures, but the personal property of the named insured would be covered under contents.</p>	<p>Structure covered under Other Structures Coverage, but the business personal property would not be covered.</p>
	<p>Up to \$50,000 (must be included in Other Structures Limit)</p>	<p>Up to \$25,000</p>	<p>Eligible</p>	<p>Ineligible</p>
 <p>SINGLE LIMIT OPTION</p>	<p>Standard: \$0 Comp: \$3,000</p>	<p>Standard: Personal property \$5000 Comp: No limit unless an article of bona fide rarity or listed under special limits</p>	<p>Ineligible</p>	<p>Ineligible</p>
 <p>FLEXIBLE LIMIT OPTION</p>	<p>\$25,000 if the Coverage A limit is less than \$500,000 - \$50,000 if the Coverage A limit is \$500,000+</p>	<p>Up to \$25,000</p>	<p>Ineligible</p>	<p>Ineligible</p>

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