

# STAND ALONE RESIDENTIAL EARTHQUAKE INSURANCE

## CONTACTS

Go to [www.quakeinsurance.com](http://www.quakeinsurance.com) to follow our QuakeBlog

## CUSTOMER SERVICE

24/7 Automated Policy Service:  
Call: (800) 324-6020  
Email: [info@geovera.com](mailto:info@geovera.com)

## MARKETING

For Technical Support:  
Email: [marketing@mygeosource.com](mailto:marketing@mygeosource.com)  
Call: (707) 863-3777

## CLAIMS

Report Claims online at  
[www.myGeoSource.com](http://www.myGeoSource.com)  
or Call: (800) 859-8734



Broker #

User ID:



Login at [www.myGeoSource.com](http://www.myGeoSource.com) to access the following features:

- Quote/Policy Management
- Policyholder Registration
- Online Bill Pay
- 24/7 Mobile Friendly Claims Website

## GEOVERA FEATURES

- Rated "A" (Excellent) by A.M. Best Company
- Competitive Commissions

## PRODUCT FEATURES

Retrofit Discount (where applicable)  
Get a quote online in minutes!

### CALIFORNIA

- Comprehensive Single Limit Max: \$5 MM new business, \$5.25 MM renewal
- Standard Single Limit Max: \$3 MM new business, \$3.2 MM renewal

### OREGON & WASHINGTON

- Single Limit Max: \$1.9MM new business, \$2MM renewal business.

## SINGLE LIMIT POLICIES

GeoVera provides a single limit of coverage instead of individual limits for dwelling, personal property, loss of use, and other structures that you see on a typical homeowner's policy. A single limit policy offers greater flexibility at the time of loss by allowing the policyholder to use coverage as needed to repair or replace covered damage to the home and personal property, subject to the limits on the policy. Review the following chart to compare GeoVera's single limit on a Comprehensive policy versus the individual limits on a typical homeowners policy:

### GEOVERA'S SINGLE LIMIT

Provides one combined limit for all coverages.

VS.

#### COVERAGE A

Dwelling

#### COVERAGE B

Other Structures

#### COVERAGE C

Personal Property

#### COVERAGE D

Loss of Use

## ELIGIBILITY

- Wood Frame (1-4 Unit Family Residences & 1-4 unit Townhouses)
- Metal Frame (Single Family Residence only)
- Any Residential Occupancy except COC or Renovations
- Dwellings with 1-3 levels
- Attached or built-in garages (No subterranean or tuck-under parking)
- No modular, mobile, prefabricated, row, or log homes

## PAYMENT PLANS

- **Acceptable Payment Methods:** Check, ACH or Credit/Debit card (Visa, American Express, or Mastercard)
- **Monthly Pay Plan:** No installment fees! Only available with electronic payments (credit/debit card, or debit checking/ACH payments) and must be enrolled in Auto Pay. The first payment covers first and last month with 10 subsequent payments.
- **3 pay plan:** 40/30/30 - Auto Pay available.
- **Full Pay Plan:** Auto pay available.

## NEW BUSINESS SUBMISSION

- **Online:** The insurance producer can sign electronically, and the producer or client can provide payment online.
- **Mail/Fax:** Use the instructions on the Quotation & Enrollment form to submit the form with payment by mail or fax.

# STAND ALONE RESIDENTIAL EARTHQUAKE INSURANCE

## COMPREHENSIVE COVERAGE

GeoVera's Comprehensive earthquake insurance policy offers broad protection for the dwelling, other structures, personal property and additional living expenses. The Comprehensive earthquake insurance policy comes with a 10% deductible (10% deductible may not be available in certain areas), which is lower than deductibles offered on most earthquake insurance policies.

## STANDARD COVERAGE

GeoVera's Standard earthquake insurance policy is designed to provide protection for the dwelling with limited coverage for your personal possessions and additional living expenses. The policy comes with a 10% or 15% deductible (10% deductible available only in Washington & Oregon) and can provide substantial premium savings over similar earthquake coverage offered by other insurance companies.

	COMPREHENSIVE	STANDARD
<b>Dwelling:</b>	In addition to the dwelling, we cover the tile, granite or marble flooring and countertops, wall coverings, stained glass, and HVAC systems	In addition to the dwelling, we cover the tile, granite or marble flooring and countertops, wall coverings, stained glass, and HVAC systems
<b>Other Structures:</b>	Detached garage or other detached structures - including satellite dishes, light posts, BBQ's, playground equipment, greenhouses	No Coverage
<b>Personal Property:</b>	Includes jewelry, musical instruments, personal computer equipment, sporting goods; \$3,000 maximum for fine arts and silverware	\$5,000 maximum including jewelry, musical instruments, personal computer equipment, sporting goods; \$3,000 maximum for fine arts and silverware
<b>Loss of Use:</b>	Additional Living Expense/Fair Rental Value - up to 12 months	Additional Living Expense/Fair Rental Value - \$1,500 maximum
<b>Engineering &amp; Demolition Costs:</b>	Up to 5% of the Single Limit of Coverage	Up to 5% of the Single Limit of Coverage
<b>Building Code Upgrade:</b>	\$10,000 (CA/WA if home has been retrofitted)	\$10,000 (CA/WA if home has been retrofitted)
<b>Loss Assessment:</b>	20% of the Single Limit of Coverage (\$50,000 maximum in California)	20% of the Single Limit of Coverage (\$50,000 maximum in California)
<b>Debris Removal:</b>	Included in the Single Limit of Coverage (subject to sublimit of 5% in California & Oregon; reasonable expenses in Washington)	Included in the Single Limit of Coverage (subject to sublimit of 5% in California & Oregon; reasonable expenses in Washington)

## SPECIAL LIMITS

<b>Chimneys, fireplaces, masonry veneers:</b>	\$5,000	\$5,000
<b>Swimming pools:</b>	\$3,000	No Coverage
<b>Fences:</b>	\$3,000	No Coverage
<b>Retaining Walls:</b>	\$3,000	No Coverage
<b>Detached Walkways, Patios:</b>	\$3,000	No Coverage
<b>Paintings, Antiques:</b>	\$3,000	\$3,000

## DEDUCTIBLE

<b>Options:</b>	10%, 15%, 20%, 25% (10% deductible may not be available in certain areas)	10%, 15% (10% deductible available only in Washington & Oregon)
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