

Avoiding Financial Aftershocks

An earthquake can be financially devastating to a homeowner. Although earthquakes are a real and present danger, they are typically not covered by a homeowners insurance policy.

Make sure your greatest investment is protected!

Now you can protect your home with the Comprehensive or Standard residential earthquake policy offered by GeoVera Insurance Company.

These are unique insurance products that offer broad protection for one of nature's most costly and destructive natural forces.

Who is GeoVera Insurance Company?

GeoVera is a wholly owned subsidiary of GeoVera Holdings, Inc. and is licensed in California, Oregon and Washington by the Departments of Insurance.

GeoVera has achieved the rating of "A-" (Excellent) by A.M. Best Company, (May, 2009).



An insurance company's rating reflects its financial position, capacity and ability to pay claims.

Contact your agent or broker for more information.

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HERE

Contact Your Agent or Broker Today:



GeoVeraSM
INSURANCE

RESIDENTIAL EARTHQUAKE INSURANCE

Get the **Stability**
you need
in **Shaky**
times.SM





What do these policies cover?

Residential Earthquake Policy Comparison:

GeoVera Comprehensive Policy	
COVERAGE:	Dwelling: including the tile, granite or marble flooring and counterops, wall coverings, stained glass
	Other Structures: detached garage or other detached structures - including satellite dishes, light posts, BBQ's, playground equipment, greenhouses
	Personal Property: including jewelry, musical instruments, personal computer equipment, sporting goods; \$3,000 maximum for fine arts and silverware
	Loss of Use: Additional Living Expense/Fair Rental Value - up to 12 months
	Engineering & Demolition Costs: 5%
	Building Code Upgrade: \$10,000
	Loss Assessment: 20%* *\$50,000 maximum in California
	Debris Removal: Included in Coverage A* *Subject to sublimit of 5% in California & Oregon
SPECIAL LIMITS:	Chimneys, fireplaces, masonry veneers: \$5,000
	Swimming pools: \$3,000
	Fences: \$3,000
	Retaining Walls: \$3,000
	Detached walkways, patios: \$3,000
	Paintings, antiques: \$3,000
DEDUCTIBLE: *10% - 25% *10% Deductible may not be available in certain areas	

GeoVera Standard Policy	
COVERAGE:	Dwelling: including the tile, granite or marble flooring and counterops, wall coverings, stained glass
	Other Structures: No Coverage
	Personal Property: \$5,000 maximum including jewelry, musical instruments, personal computer equipment, sporting goods; \$3,000 maximum for fine arts and silverware
	Loss of Use: Additional Living Expense/Fair Rental Value - \$1,500 maximum
	Engineering & Demolition Costs: 5%
	Building Code Upgrade: \$10,000
	Loss Assessment: 20%* *\$50,000 maximum in California
	Debris Removal: Included in Coverage A* *Subject to sublimit of 5% in California & Oregon
SPECIAL LIMITS:	Chimneys, fireplaces, masonry veneers: \$5,000
	Swimming pools: No Coverage
	Fences: No Coverage
	Retaining Walls: No Coverage
	Detached walkways, patios: No Coverage
	Paintings, antiques: \$3,000
DEDUCTIBLE: **10% - 15% **10% Deductible only available in Washington & Oregon	

Our **Comprehensive Policy** offers blanket protection for your dwelling, other structures, personal property, and additional living expenses. The policy comes with a 10% deductible*, which is lower than the deductibles offered on most earthquake policies.

Our **Standard Policy** was 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 and can provide substantial premium savings over similar coverage offered by most insurance companies.

How much insurance do I need?

To determine the minimum amount of insurance you should consider, GeoVera estimates what it may cost to rebuild your home after an earthquake. Additionally, costs are estimated for other structures, contents and loss of use. The amount of insurance we calculate can be increased at your request.

What if I need to file a claim?

An earthquake can strike at anytime. That's why we're proud to offer superior claim service, available to you 24 hours a day, 365 days a year. You can feel comfortable knowing GeoVera is always accessible, especially when you need us most.