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# Earthquake Insurance

A great policy to have when it starts to shake, rattle and roll.

1

## Is it for you?

What is your threshold for risk?

Can you withstand the financial loss without insurance?

2

## Doesn't my home insurance cover earthquake?

Earthquake is excluded by most home policies. While some insurance companies can endorse the coverage onto a homeowners policy, many have ceased to offer it.

3

## Yikes! Those are some big deductibles!

Yes, the deductibles are large. The deductible options are different than most home policies in that they are based on a percentage of your policy limit. They range from 10% to 25%.

## What's covered?

The **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 insurance policies.

The **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% to 25% deductible and can provide substantial premium savings over similar coverage offered by most insurance companies.

# Earthquake Policy Comparison:

Geo Vera Comprehensive Plan	
<b>Coverage:</b>	<b>Dwelling:</b> Including the tile, granite or marble flooring and countertops, wall coverings, stained glass.
	<b>Other Structures:</b> detached garage or other detached structures - including satellite dishes, light posts, BBQ's, playground equipment, greenhouses.
	<b>Personal Property:</b> Including jewelry, fine arts, silverware, musical instruments, personal computer equipment, sporting goods.
	<b>Loss of Use:</b> Additional Living Expense/ Fair Rental Value - up to 12 months.
	<b>Engineering and Demolition Costs:</b> 5%
<b>Special Limits:</b>	<b>Building Code Upgrade:</b> \$10,000
	<b>Loss Assessment:</b> 20%
	<b>Debris Removal:</b> Included in Coverage A* *Sub-limit of 5% combined Single Limit in Oregon.
	<b>Chimneys, fireplaces masonry veneers:</b> \$5000
	<b>Swimming pools:</b> \$3,000
	<b>Fences:</b> \$3,000
	<b>Retaining Walls:</b> \$3,000
<b>Deductibles</b>	<b>Detached walkways, patios:</b> \$3,000
	<b>Paintings, antiques:</b> \$3,000
	<b>10% - 25%:</b>

Geo Vera Standard Plan	
<b>Coverage:</b>	<b>Dwelling:</b> Including the tile, granite or marble flooring and countertops, wall coverings, stained glass.
	<b>Other Structures:</b> No Coverage
	<b>Personal Property:</b> \$5,000 maximum including jewelry, fine arts, silverware, musical instruments, personal computer equipment, sporting goods.
	<b>Loss of Use:</b> Additional Living Expense/ Fair Rental Value - \$1,500 maximum
	<b>Engineering and Demolition Costs:</b> 5%
<b>Special Limits:</b>	<b>Building Code Upgrade:</b> \$10,000
	<b>Loss Assessment:</b> 20%
	<b>Debris Removal:</b> Included in Coverage A* *Sub-limit of 5% combined Single Limit in Oregon.
	<b>Chimneys, fireplaces masonry veneers:</b> \$5000
	<b>Swimming pools:</b> No Coverage
	<b>Fences:</b> No Coverage
	<b>Retaining Walls:</b> No Coverage
<b>Deductibles</b>	<b>Detached walkways, patios:</b> No Coverage
	<b>Paintings, antiques:</b> \$3,000
	<b>10 % - 25%</b>

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