
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. Deductibles option range from 10% to 20%.

What's covered?

The **Comprehensive Policy** offers blanket protection for your dwelling, other structures, personal property, and additional living expenses.

The **Standard Policy** was designed to provide protection for the dwelling with limited coverage for your personal possessions and additional living expenses. Coverage for personal property is limited to \$5,000. Living expenses are limited to \$1,500.

Earthquake Policy Comparison:

Geo Vera Comprehensive Plan	
Coverage:	Dwelling: Including the tile, granite or marble flooring and countertops, 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, fine arts, silverware, musical instruments, personal computer equipment, sporting goods.
	Loss of Use: Additional Living Expense/ Fair Rental Value - up to 12 months.
	Engineering and Demolition Costs: 5%
Special Limits:	Building Code Upgrade: \$10,000
	Loss Assessment: 20%
	Debris Removal: Included in Coverage A* *Sub-limit of 5% combined Single Limit in Oregon.
	Chimneys, fireplaces masonry veneers: \$5000
	Swimming pools: \$3,000
	Fences: \$3,000
	Retaining Walls: \$3,000
Deductibles	Detached walkways, patios: \$3,000
	Paintings, antiques: \$3,000
	10% - 25%:

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

atkinson

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NW Portland 97229
Coverage Amount: \$948,000
Premium: \$606.00
Comprehensive 10% Deductible



Fairview 97024
Coverage Amount: \$987,000
Premium: \$338.00
Comprehensive 10% Deductible



NW Portland 97229
Coverage Amount: \$1,387,000
Premium: \$753.00
Comprehensive 20% Deductible



NE Portland 97212
Coverage Amount: \$502,000/\$298,000
Premium: \$879.00/\$768.00
Comprehensive/Standard 10% Deductible