



Earthquake Insurance

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



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.



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 Comprehenive Plan

Dwelling: Including the tile, granite or marble flooring and countertops, wall coverings, stained glass.

Other Structures: detached garage or other detached structures - inluding satelite dishes, light posts, BBQ's, playground equipment, greenhouses.

Coverage:

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%

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

Special Limits:

Fences: \$3,000

Retaining Walls: \$3,000

Detached walkways, patios: \$3,000

Paintings, antiques: \$3,000

Deductibles 10% - 25%:

Geo Vera Standard Plan

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 Coverage: instruments, personal computer equipment, sporting goods.

> **Loss of Use:** Additional Living Expense/ Fair Rental Value - \$1,500 maximum

Engineering and Demolition Costs: 5%

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

Special Limits:

Fences: No Coverage

Retaining Walls: No Coverage

Detached walkways, patios: No Coverage

Paintings, antiques: \$3,000

Deductibles 10 % - 25%



(p) 503.649.5679 (f) 503.649.5670

1500 NW Bethany Blvd. Ste 295 Beaverton, OR 97006

mail@atkinsoninsurancegroup.com atkinsoninsurancegroup.com



NW Portland 97229

Coverage Amount: \$948,000

Premium: \$606.00

Comprehensive 10% Deductible

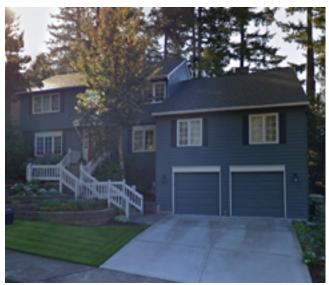


Fairview 97024

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