

GeoVera General Eligibility Guidelines

- Coverage is available to residential properties
- Occupancy is owner, tenant, vacant, unoccupied, seasonal or secondary
- Wood frame or metal frame construction only (metal frame construction is acceptable for single family dwellings only. Stucco or 30% or less masonry veneer over wood frame studs is considered wood frame construction)
- Residential dwelling must be 1-4 units
- Must be at least 800 square feet
- No subterranean parking
- No mobile, modular homes or prefabricated homes
- No more than one earthquake loss in the past three years is eligible, and any existing unrepaired earthquake damage is subject to underwriting review
- Coverage is available up to \$1,500,000 on new business



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, fine arts, silverware, musical instruments, personal computer equipment, sporting goods
	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%
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% <small>*10% Deductible may not be available in certain areas</small>

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, fine arts, silverware, musical instruments, personal computer equipment, sporting goods
	Loss of Use: Additional Living Expense/Fair Rental Value - \$1,500 maximum
	Engineering & Demolition Costs: 5%
	Building Code Upgrade: \$10,000
	Loss Assessment: 20%
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% <small>**10% Deductible only available in Washington & Oregon</small>

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.