

# WHY YOU NEED EARTHQUAKE INSURANCE



Affordable protection you'll need to go home.

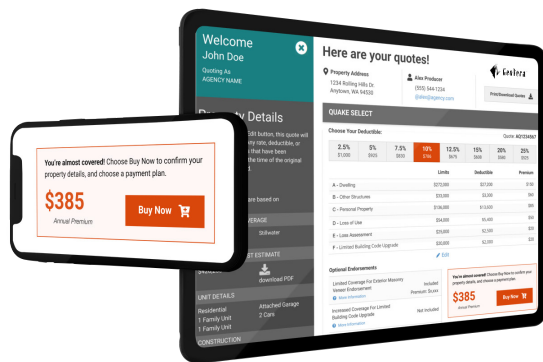


A homeowners policy protects you from fire, wind, theft, and plumbing damage, but you still risk losing your home to an earthquake. Without Earthquake Insurance, there is a severe gap in your home coverage. A policy from QuakeInsurance by GeoVera will help you to rebuild fast, provide additional living expenses, and protect your **broader financial stability** in your time of greatest need. Review the top reasons why you should make the decision to purchase Earthquake Insurance now to be able to **go home sooner**:

- ONE CUP OF COFFEE. Some protection is better than none. If affordability is a concern, you can choose a policy that covers only the dwelling with a higher deductible and a convenient payment plan to lower cost. Protect your home for less than a daily cup of coffee.
- MISSING COVERAGE | You own a home in one of the most seismically active regions in the nation, yet you do not have coverage for earthquake damage with your homeowners policy.
- SAVE YOUR KEY ASSET | Your home equity continues to grow while the risk of a devastating earthquake increases too. Are you prepared to lose all of your hard-earned equity in an instant?
- REBUILD & REPLACE | If you experience a total loss, can you afford to rebuild? When a devastating quake strikes, can you also afford to replace your belongings, find another place to live, or pay off your existing loans?

**CONTACT YOUR AGENT FOR A QUOTE.**

- GO HOME SOONER | Having earthquake insurance can get you back into your home months faster (than not having insurance) because contractors prefer to work with earthquake insurance clients first.
- RETIREMENT GOALS | Will you rely on your growing home equity to provide financial stability in your golden years? Avoid dipping into your retirement savings to recover after an earthquake; buy insurance now.
- FEMA IS NOT AN OPTION | The federal government will not bail you out. Standard homeowners policies do not cover earthquake damage, and FEMA grants don't take the place of earthquake insurance.
- EXPECT THE UNEXPECTED | Many homeowners think an earthquake will never hit their neighborhood; until it does. Recent history has taught us that a catastrophe can strike anywhere at any time. Earthquake risk is just as real as other unexpected perils like wildfire.



## WHY GEOVERA?

The longest tenured Earthquake insurer, GeoVera, is your catastrophe insurance expert. GeoVera provides AM Best "A" rated, stand-alone residential Earthquake coverage across California, Oregon and Washington.

Beyond providing coverage, GeoVera policyholders have access to the most experienced catastrophic claims team in the industry. We hope you'll never need our help, but we're ready if you do.



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