





Stability in *Shaky* Times

CONTACT YOUR HOMEOWNERS AGENT

California Quake Select insurance for your home.

Our newest, most flexible earthquake policy.

DO YOU NEED QUAKE SELECT?

- Do you own a home in California?
- Do you have growing equity?
- Do you need a backup plan to protect your nest egg?

If you're nodding yes, then, **YES!** You need earthquake insurance.



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A homeowners policy protects you from fire, wind, theft, and water damage, but without Earthquake Insurance, there is a severe gap in your coverage. With GeoVera's newest product, Quake Select Flex Limit, you can rebuild fast, receive additional living expenses, and protect your broader financial stability in your time of greatest need.

Your earthquake policy can include coverage for:

DWELLING is the limit for the physical structure of your home and attached features. This limit will be set to match your homeowners or standard dwelling fire Coverage A limit and can be increased to cover additional costs after an earthquake, such as the increased cost of repairs due to demand surge. The maximum limit is \$3.5M.

OTHER STRUCTURES is the limit for external structures not attached to your home, like a detached garage or fence.

PERSONAL PROPERTY is the limit for personal items located at the residence premises.

LOSS OF USE is for additional living expenses that pay for housing and living expenses if your home is uninhabitable. If your home that is rented to others becomes uninhabitable, coverage for fair rental value is included.

LOSS ASSESSMENT provides coverage for your portion of assessments levied by a property owners association. Includes \$10K, with an option to increase up to \$50K.

CUSTOMIZABLE BUILDING CODE UPGRADE is the limit for extra expenses necessary to bring your home up to the current local building code standards. Includes \$10,000, with an option to choose a limit up to 10% of the dwelling limit.

8 Deductible Options

2.5% / 5% / 7.5% / 10% / 12.5% / 15% / 20% / 25%

3 Payment Plans

Pay online with ACH / Debit / Credit Auto Pay available Full Pay / 3 Pay / Monthly

Expert Claims

Earthquake claims are handled by GeoVera, the leading experts on catastrophe-risk claims. File your claim online 24/7 at myGeoSource.com.

Financial Strength

This policy is provided by GeoVera Insurance Group of California. GeoVera is rated "A" (Excellent) by A.M. Best Company and are known for their financial strength and resilience.

