

## [Earthquake Insurance Shopping Guide](#)

To make an educated decision about insuring your home against the risk of an earthquake, you'll need to get a few quotes from competing insurers. Read UP's Earthquake [buying tips](#) to get a sense of the dollar amounts and types of coverage you want, [write them down on the shopping guide PDF](#), then call around or use the Internet to get "apples to apples" premium quotes from competing insurance companies.

[\(DOWNLOAD EQ SHOPPING GUIDE AS PDF\)](#)

## Earthquake Insurance Shopping Guide

Name of Insurance Company	1	2	3
<b>COVERAGES</b>	Figure out how much coverage you need before you request quotes. For an accurate comparison, make sure to get quotes for the same amount of dwelling coverage.		
(A) Dwelling			
(B) Other Structures			
(C) Personal Property			
(D) Loss of Use			
<b>LIMITED COVERAGES</b>	Some policies have dollar limits for certain items. Find out if the following items you may have or need are covered.		
Building Code Upgrade			
Chimney Glass			
Breakage Electronics			
Swimming Pool			
Collections			
Unique Features			
<b>EQ DEDUCTIBLE</b>	How much damage has to occur before your insurance company will pay your claim? Keep in mind; they will deduct that amount from their payout.		
10% Deductible			
15% Deductible			
<b>ANNUAL PREMIUMS FOR EQ INSURANCE</b>	Choose the premium that is right for your financial situation. Take into account the deductible and what's covered, not just the annual payments.		
10% Deductible			
15% Deductible			
<b>ASK ABOUT DISCOUNTS</b>	Always ask for discounts. Remember, the best way to protect your home is to buy insurance AND retrofit.		
Seismic Shut-Off Valve			
Bolted Foundation			
Sheer Panels			
Other Discounts			

*\*To figure out how much personal property coverage you need, inventory the contents of your home, visit [www.uphelp.org](http://www.uphelp.org) for more info*

© 2024 United Policyholders. All rights reserved.  
[www.uphelp.org](http://www.uphelp.org) | [info@uphelp.org](mailto:info@uphelp.org) | Federal Tax ID: 94-3162024

EQ Insurance Shopping

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of [www.uphelp.org](http://www.uphelp.org). United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/buying-tips/earthquake-insurance-shopping-guide/> Date: April 21, 2025

---

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the “Find Help” section of [www.uphelp.org](http://www.uphelp.org). United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/buying-tips/earthquake-insurance-shopping-guide/> Date: April 21, 2025