

Shaking Your Assets?

If you own property in an area that's prone to earthquakes, chances are your insurance excludes coverage for repairs and rebuilding due to quake damage. Insurance companies carved out coverage for this risk decades ago, and you have to shop and pay to add it back in. Commercial policies vary.

So here's what's shaking: Even in California where The Big One is a "when" not "if," only 12% of homeowners have insurance that covers quake damage. As in other states with seismic activity like [Alaska](#), Washington and [Nevada](#), most people have either concluded it's [not worth paying for](#) or they just aren't thinking about it at all.

UP wants you to have good options and make good decisions when insuring your assets.

We've worked with public officials and insurers to create more appealing product choices and expand programs like [Brace and Bolt](#) that help you fortify your home. We're supporting [pending legislation](#) in CA to [expand that program](#). We offer earthquake insurance shopping [tips](#) and [tools](#) and watch for new options as they become available.

Bottom line: Consider the [construction and conditions](#) around your home and your financial picture (equity in the home, savings), research your options and make an informed decision.

Here are a few new options to check out.

- [Policies with lower deductibles](#) and better pricing now available through the California Earthquake Authority.
- A [new product](#) called "Jumpstart" that deposits a set amount of money into your bank account if a quake occurs near your home.

Want more info?

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. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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[Is Earthquake Insurance Worth the Cost?](#)
[Peace of Mind in Earthquake Country](#)

When an insurance company revises your policy to cut out coverage for a specific risk, you're likely not to notice the change, unless you happen to have a diligent agent or your favorite hobby is reading fine-print legalese. We at UP know that even if the reduction does catch your attention and is clear, shopping to add the coverage back is on no ones list of favorite activities.

[We're here to help!](#)



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