

# Earthquake Insurance Shopping Guide

Instructions: Use this form to compare the prices and features of up to 3 options for adding earthquake protection to your homeowners insurance. The features that matter most are listed in the far left column.

	1 Insurance Company	2 Insurance Company	3 Insurance Company
<b>BASIC COVERAGES</b>	NOTE: The limit (amount) of your Dwelling coverage should be a reasonable estimate of how much money it would cost to replace your home after a total loss. It should be the same as the dwelling limit in your homeowners' policy. Fill in below the amounts each insurer suggests you buy plus whether or not the item would be covered at all.		
Dwelling			
Other Structures			
Personal Property			
Loss of Use			
Chimney			
Glass Breakage			
<b>EXTRAS</b>	Policies vary in what items they cover. Some have "internal" dollar limits for certain items. Some items that are covered under homeowners' policies are excluded in earthquake policies. Ask questions!		
Electronics			
Swimming Pool			
Any special or unique features/collection			
<b>DEDUCTIBLE OPTIONS</b>	How much damage has to occur before your insurance company will pay your claim? How much of the damage will you have to pay for yourself? Some insurers only offer one deductible choice.		
____% Deductible			
____% Deductible			
<b>ANNUAL PREMIUM FOR EQ INSURANCE</b>	What suits you better: A higher deductible and a lower premium, or a lower deductible and a higher premium? What do you most want to protect? How will the deductible work when you have a claim?		
With a ____% Deductible			
With a ____% Deductible			
<b>REQUIREMENTS and DISCOUNTS</b>	Does your home have to meet specific age (year built) or style of construction requirements to qualify for coverage? Does the insurer offer any "mitigation" or "retrofitting" discounts or assistance programs? The best way to protect your home from earthquake damage is to buy insurance AND retrofit.		
Age or Style requirements?			
Mitigation/Retrofitting Help?			
Gas Shut-Off Valve discount?			
Bolted Foundation discount?			
Sheer Panel discount?			
Other discounts/incentives?			

## NOTES