

# Earthquake Insurance: Is it right for you?

Earthquakes are a reality in California yet the damage is excluded from most home insurance policies and you have to purchase it separately. Ask yourself the following questions to make an informed decision on whether it makes sense for you to buy it.

## **What is your home's earthquake risk?**

Enter your address at <https://myhazards.caloes.ca.gov>  
How close is your home to a fault line? Does it have a slab foundation or a post and pier? Is the home wood frame construction? Is it a “soft story” home (built on top of a garage)? Are you on bedrock or fill? How much equity do you have in your home?

## **Could you afford to pay out of pocket for repairs/rebuilding?**

How would you pay to rebuild or repair your home after an earthquake? Earthquake damage often requires expensive engineering fixes.

## **Where would you live if your home gets “red tagged” and is uninhabitable after an earthquake?**

EQ insurance can cover your temporary rent and relocation costs while your home is being rebuilt.

## **Get a few quotes to see if you can afford EQ Insurance?**

Companies selling EQ insurance include:  
California Earthquake Authority, Palomar, Golden Bear, GeoVera, Pacific Select

## **What deductible is right for you?**

Deductibles in earthquake policies are typically between 10-20% of your structure coverage limit. A higher deductible lowers the annual cost but puts a heavier financial burden on you if you have a loss.