## Earthquake Insurance Shopping Guide

### Name of Insurance Company

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<th>2</th>
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### Coverages

- **(A) Dwelling**
- **(B) Other Structures**
- **(C) Personal Property**
- **(D) Loss of Use**

### Limited Coverages

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
- Any special or unique features/collection

### EQ Deductible Options

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**

### Annual Premiums for EQ Insurance

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**

### Ask About Discounts

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 for more information*

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