Commercial Earthquake Insurance

Property & inland marine - coverage overview, limitations and how to get a quote



OVERVIEW

Earthquake is excluded on standard property policies, and carriers price it on location, soil type, construction, year built and any seismic retrofitting.

WHAT'S COVERED

Building
Earthquake damage to the structure.

Contents
Equipment, stock and furniture.

Business income
Lost income during repairs.

Sprinkler leakage
Water damage from broken sprinklers.

Code upgrades
Costs to rebuild to current code.

Good to know
Seismic retrofits and newer construction usually lower the rate, and a percentage deductible (often 5% to 15%) applies.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Fire following earthquake on some forms (covered under property)
- × Flood and tsunami

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Year built and construction
- Retrofit documentation
- Building and contents values
- Number of stories

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/commercial-earthquake/

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