Earthquake Insurance

Personal insurance - coverage overview, limitations and how to get a quote



OVERVIEW

Standard homeowners, condo and renters policies exclude earthquake damage. A separate earthquake policy or endorsement fills that gap.

WHAT'S COVERED

Dwelling
Repairs or rebuilds your home's structure, including the foundation, walls, roof and attached fixtures.

Other structures
Detached garages, sheds, fences and retaining walls on your property.

Personal property
Furniture, electronics, clothing and other belongings damaged by shaking.

Loss of use
Hotel, rent, meals and other added living costs while your home is being repaired.

Building code upgrades
Extra cost to rebuild to current seismic codes after a covered loss.

Emergency repairs
Bracing and debris removal to prevent further damage right after a quake.

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:

- × Damage from flood, tsunami or fire is usually covered under other policies, and earth movement that is not caused by an earthquake (such as settling) is excluded.
- × California homeowners may also compare California Earthquake Authority (CEA) options, and we can quote private coverage alongside or in excess of CEA limits.

All policies:

- Each coverage carries its own limits and deductibles; some items have sublimits unless they are scheduled.
- Losses the policy excludes - commonly wear and tear, lack of maintenance and intentional acts - are not covered unless added by endorsement or a separate policy.
- Coverage relies on accurate application information; misstatements can affect claims or the policy.
- Coverage options, discounts and eligibility vary by insurer and state.

HAVE THESE READY

- Property address, year built and square footage
- Construction and foundation type (wood frame, slab, raised, etc.)
- Any seismic retrofit work (bolting, cripple-wall bracing)
- Your current homeowners or condo policy declarations page

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/earthquake/

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