



## Residential Earthquake Insurance

Earthquakes can happen anywhere at anytime, but a typical homeowners policy does not cover this potentially devastating peril. American Modern offers the choice of a package policy or byline coverage for earthquake only – not fire, flood, or other ensuing losses.

<b>Protection</b>	Earthquake insurance is a good idea for your customers and we can provide a package or byline coverage to meet individual needs.
<b>Settlement</b>	We settle all claims on a replacement cost basis.
<b>Deductible</b>	Deductible is based on the highest individual Coverage limit. Compared to deductibles based on an aggregate of Coverages A, B, and C, this is more advantageous for the customer.
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• Owner-occupied, rental, seasonal, or vacant</li> <li>• No age limit on building</li> <li>• Up to 4 family and 2.5 stories</li> </ul>
<b>Construction type</b>	<ul style="list-style-type: none"> <li>• Frame, masonry or masonry veneer</li> <li>• No mobile homes or log homes</li> </ul>
<b>Location</b>	We provide coverage in all zip codes of authorized states.
<b>Personal property</b>	25% Coverage A is included in the package policy with an option to increase – optional for the byline policy.
<b>Loss of use/rent</b>	10% Coverage A is included in the package policy – \$1,500 included in the byline policy. And your customer has the option to increase.
<b>Other Structures</b>	10% Coverage A is included in the package policy with an option to increase – optional for the byline policy.
<b>Debris removal</b>	5% of the single limit of liability is included.
<b>Engineering and demolition costs</b>	5% of the single limit of liability is included.
<b>Reconstruction and local building code standards</b>	Limited to \$10,000
<b>Loss assessment</b>	5% of the single limit of liability is included.
<b>Glass or safety glazing material</b>	Included.
<b>Landlord's furnishings (rental only)</b>	\$2,500 for personal property is included.
<b>Ordinance or law</b>	10% Coverage A limit is included.
<b>Secured water heater</b>	\$25.00 Credit when your water heater is secured.

Quote today on modernLINK®

Coverages, options or discounts may not be available on all policies or in all states.



Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may not be available for all risks or in all states. Rates and discounts vary, are determined by many factors and are subject to change. Policies are written by one of the licensed insurers of American Modern Insurance Group, Inc., including American Modern Home Insurance Company d/b/a in CA American Modern Insurance Company (Lic. No 2222-8).

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