CALIFORNIA EARTHQUAKE INSURANCE

SIGNATURE FEATURE

$0 deductible in a major quake

When a major quake strikes your property (roughly a magnitude 6.5), your deductible is automatically waived to $0. The waiver officially triggers when shaking intensity at your location reaches a Peak Ground Velocity (PGV) of 40 cm/sec or greater.

ELIGIBILITY

- All of California · Built after 1906

RESIDENTIAL

- 1 to 4-unit wood-frame homes
- 3 stories or less

COMMERCIAL & RCBAP

- Up to 100 units · 10 stories or less
- All building types, ex. brick masonry

BUILDING

up to $4M

PERSONAL PROPERTY

up to $500K

DETACHED STRUCTURES

up to 20% of Building Cov.

LOSS OF USE

up to $200K Residential

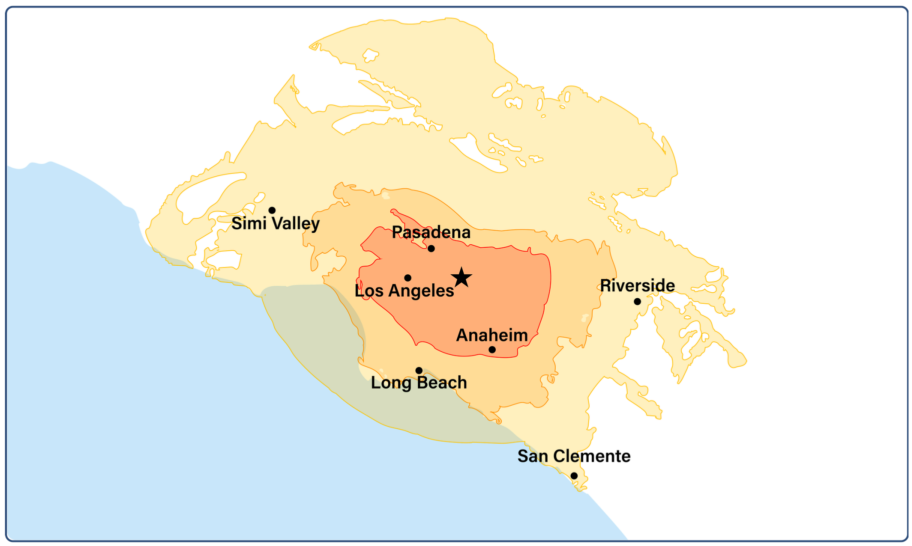
up to $1M Commercial & RCBAP

EXAMPLE PAYOUTS (AT PGV THRESHOLD)*	NEPTUNE	CONVENTIONAL
Insured Value	$4,000,000	$4,000,000
Cost of Damage	$2,000,000	$2,000,000
Deductible Cost	**$0**	$600,000
Total Loss Payout	**$2,000,000**	**$1,400,000**

For illustrative purposes. Assuming a 15% deductible.

EXAMPLE: MAGNITUDE 7.1 PUENTE HILLS EARTHQUAKE

1,517,000 properties inside the waived deductible area



USGS SHAKING INTENSITY

10 cm/s · 20 cm/s · 40 cm/s+ → **$0** DEDUCTIBLE

WHY PEAK GROUND VELOCITY (PGV)?

Magnitude measures the earthquake at its source, not what happened at your property. That's why we use ground motion at your location. A PGV of 40 cm/sec is where homes typically start to suffer structural damage.

NEPTUNE

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