



ZURICH[®]

Superior Earthquake Insurance

Not all earthquake policies are created equal...



ABOUT ZURICH

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 53,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872.

FINANCIAL STRENGTH & RATINGS

Zurich has been assigned financial strength rating of "A+" (Superior) with A.M. Best and AA- by Standard & Poors, both leading independent financial rating agencies. The outlook assigned to both ratings is stable. Zurich Insurance Group named to Forbes' list of World's Biggest Public Companies (Forbes, May 2017).

EXPERTISE

Zurich provides insurance products that meet the unique needs of customers while helping them understand, manage and minimize their risk. When you choose Zurich, you are choosing a strong, stable and leading insurance provider with a proven track record of being there for our customers for more than 140 years.

RECOGNITION

* Zurich Insurance rated a five-star carrier by brokers surveyed by Insurance Business America (Insurance Business America, August 2017)

* Zurich Insurance named an Employer of Choice for veterans (Military Times's Best for Vets Employers 2017 listing, May 2017)

CLAIMS TRACK RECORD

Zurich has 2 national claims centers to provide better coverage across the nation. They have extensive experience responding to catastrophic events including helping customers through the earthquakes in Napa Valley and Mexico City, Hurricane Katrina, the global financial crisis, Superstorm Sandy and 2017 hurricanes Harvey, Irma and Maria.

For more information please visit: ZurichNA.com

Living in Earthquake Country

The Facts

Earthquakes represent one of the most significant threats to homeowners in California. Most Californians live within 30 miles of an active fault and there are over 2,000 known faults that crisscross the state producing as many as 100 earthquakes per day. The Uniform California Earthquake Rupture Forecast estimates that there is a 99% chance of a 6.7 magnitude or greater earthquake hitting California within the next 30 years.

Why you need Earthquake Insurance

Your homeowners insurance policy does not cover earthquake losses. Without earthquake insurance, you will pay out-of-pocket to repair any damage to your home, to replace your personal property, and to live and eat elsewhere after an earthquake. These expenses can be substantial to your family!

Getting Coverage is Easy, Call Your Agent Today

Just call your agent and they can discuss available options and provide you with a no-obligation quote in just a few minutes.

Agency Contact

"SUPERIOR" FINANCIAL STRENGTH

Rest easy knowing that your property is protected with earthquake coverage that is backed by one of the largest insurance Companies in the world. Zurich is Rated A+ (Superior) by A.M. Best with financial assets in excess of \$ _____Billion. They will be there when you need them most!

"SUPERIOR" COVERAGES

Not all earthquake policies are created equal! Zurich's policy provides important coverages for your property that could likely be damaged by an earthquake.

Higher limits and broader coverages are provided to protect your home, masonry veneer, swimming pools, driveways, walkways, patios, retaining walls and fences. Additionally, coverage is automatically included for your personal property and additional living expenses should you have to live elsewhere while your home is being repaired due to damage caused by an earthquake.

FLEXIBLE & CONVENIENT

Flexible, convenient payment options including credit card and installment plans are available to work within your budget.

Earthquake Coverage Summary

Coverages	Zurich Superior EQ Program
Dwelling Coverage	Select Limit - Up to \$10,000,000 Dwelling Value
<i>Masonry Veneer & Chimneys</i>	Select Limit - Up to \$10,000,000 Dwelling Value
Other Structures Coverages	Included up to 10% of the Dwelling Coverage Limit
<i>Swimming Pools</i>	Included in Other Structures Limit with no sub-limit
<i>Walkways, driveways, patios, etc.</i>	Included in Other Structures Limit with no sub-limit
<i>Retaining walls, fences, gazebos, etc</i>	Included in Other Structures Limit with no sub-limit
Personal Property Coverages	Included up to 50% of the Dwelling Coverage Limit
<i>Glassware, crystal, china, porcelain, etc.</i>	Included with optional limits of \$25,000 or \$50,000
<i>Jewelry, watches</i>	Included with optional limits of \$25,000 or \$50,000
<i>Fine Arts</i>	Included with optional limits of \$25,000 or \$50,000
<i>Computer Equipment</i>	Included in Personal Property Limit with no sub-limit
<i>Silverware</i>	Included in Personal Property Limit with no sub-limit
Loss of Use Coverage	Included up to 20% of the Dwelling Coverage Limit
Loss Assessment Coverage	Included with a \$10,000 limit
Deductibles	5%, 10% & 15% options Applies separately to each Coverage
Ordinance or Law	Included in Dwelling Limit with no sub-limit

Highlights



Coverage limits up to \$10 million Home Value



Coverage for pools, patios, driveways, retaining walls, fences, etc.) automatically included



Personal Property and Loss of Use coverage automatically included



Deductibles as low as 5% available



Flexible and convenient credit card & payment plans



Don't Bet Your Home and Family's Future...



ZURICH®