

Quick Reference Guide

Small Commercial Earthquake

Finally... Earthquake Insurance Made Easy



Key Highlights & Features

- Stand-Alone earthquake program for apartments, condominiums, office, retail and other commercial buildings
- Owner & Tenant policies available
- Coverage limits up to \$9 million insured value
- Separate limits and rates for buildings, tenants improvements & betterments, business interruption (including extended period of indemnity), and contents
- Deductibles as low as 5%
- EQSL coverage available
- Competitive rates with low minimum premiums of \$500
- Simple online quote submissions and binding. No need for ACORD apps or signatures
- Easy direct billing with no down payment required for binding. Flexible payment plans including credit card options
- Available throughout California

Earthquake Coverage Summary

Coverages	Limits
Building & TIB Coverage and Limits	Select Limit - Up to \$9,000,000 Total Insured Value
Ordinance or Law	Included up to 15% of the Building Limit
Business Interruption Coverages & Limits	Optional Coverage - Select Separate Limit (Up to 50% of Building Limit)
Business Interruption - Extended Period of Indemnity	Optional - 60 days up to 365 days
Contents Coverages & Limits	Optional Coverage - Select Separate Limit (Up to 50% of Building Limit)
Electronic Data Processing Coverage	Included in Contents Limit with \$30,000 sub-limit
Valuable Papers and Records Coverage	Included in Contents Limit up to \$10,000 sub-limit
Spoilage Coverage	Included in Contents Coverage up to \$10,000 sub-limit
Earthquake Sprinkler Leakage	Optional Coverage for Additional Premium
Building	If purchased/selected included in Building/Real Property Limit
Business Interruption	If purchased/selected included in Business Interruption Limit
Contents	If purchased/selected included in Contents Limit
Deductibles	5% up to 25%

Target Classes & Eligibility

Occupancy & Construction	Eligibility
Target Occupancies	Habitational including Condominium & Apartment Buildings. Owner & Tenant Occupied Office/Professional & Mercantile/Retail Buildings
ATC Construction Classes	Wood & Frame, Light Metal & Reinforced Masonry are eligible. Unreinforced masonry buildings are ineligible
Year of Construction	Generally, no age restrictions subject to eligible ATC Construction classes and underwriter discretion based on other risk characteristics
Parking	1-Side Tuck Under is eligible. 2 or more sides Tuck Under are ineligible.

Payment Plans & Fees

Direct Billing

No down-payment required to bind coverage

Full Payment & Installment Payment Options

Six-pay option with \$5 service fee for each installment

Credit Card Payment Options

Visa, MasterCard, American Express

Policy Fee

\$50

Inspection Fee

\$200 per location

Easy Online Quote Submissions & Binding

Login to ArrowheadExchange.com to write business.

No ACORD or signed applications needed.

Underwriting & Customer Service

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