

# QUAKE ASSIST

*Business Interruption Earthquake Program*

## Quick Reference Guide

**Business Income &  
Expense Protection**



**Daily Coverage Up  
to 90 Days**



**Triggers on  
Business Closure**

## Policy Features

<b>Business Interruption Coverage</b>	Closure due to earthquake (magnitude 4.0 or greater as determined by U.S.G.S.)
<b>Daily Limit of Insurance</b>	Select Daily Amount/Limit up to 90 days
<b>Annual Aggregate</b>	\$ 1,000,000
<b>Deductible/Waiting Period</b>	2 - 5 days

## Underwriting

<b>Target Occupancies</b>	Professional Services, Retail/Mercantile, Restaurants, Wholesale Trade, Real Estate, Healthcare, Personal & Repair Services, Entertainment & Recreation
<b>Ineligible Risks</b>	<ul style="list-style-type: none"><li>• Located in unreinforced masonry buildings or built prior to 1925</li><li>• Less than 2 or more than 100 employees</li><li>• Primarily intellectual services with no real, business or physical property</li><li>• Highly earthquake sensitive or unique business (e.g. hospitals, gas stations, schools, liquor stores)</li></ul>



**ARROWHEAD**  
GENERAL INSURANCE AGENCY, INC.

## Quoting & Binding

Immediate online quoting & binding at:  
<https://www.arrowheadexchange.com/>

## Billing & Fees

**Minimum Earned Premium**      25% of annual premium

**Policy Fee**      \$ 30

**Billing & Payments**      Direct billing with full payment & installment plans  
(\$ 5 service fee per installment)  
Credit cards accepted  
(Visa, MasterCard, American Express)

## Insurance Company

Falls Lake National Insurance Company  
"A" X (Excellent) by A.M. Best

## Claims

American Claims Management  
[newlosses@ACMclaims.com](mailto:newlosses@ACMclaims.com)  
(866) 519-1303

## Customer Service

Arrowhead Residential Earthquake  
[reseq@arrowheadgrp.com](mailto:reseq@arrowheadgrp.com)  
(877) 233-9722

## Marketing & Sales

CLJ Insurance Services  
[contact@cljins.com](mailto:contact@cljins.com)  
(805) 465-6910

