

Are your clients prepared?

While many policy holders carry earthquake coverage, few realize how high their deductible is, and many more will struggle to pay their deductible when the coverage is needed. Guardian's Earthquake Deductible Buy-Down Insurance offers a reduced deductible, which will allow for the claims process to begin sooner in the event of an earthquake, providing peace of mind to your clients.



Total combined earthquake deductible at **10%** would be **\$114,000**

Minimum **\$2,500** deductible on homeowners policies

CLIENT CAN PURCHASE \$111,500 WORTH OF BUY-DOWN

NEW EARTHQUAKE DEDUCTIBLE \$2,500

COVERAGE EXAMPLE:

DESCRIPTION	COVERAGE LIMITS	DEDUCTIBLE
Earthquake - 10% Deductible	A. Dwelling \$ 600,000	\$ 60,000
	B. Detached Structures \$ 60,000	\$ 6,000
	C. Contents \$ 480,000	\$ 48,000
	D. ALE \$ 120,000	\$ 0
Total earthquake deductible payable: \$114,000		

COVERAGE BENEFITS:

1. Affordable premium for clients
2. Increased sales of Earthquake coverage as clients can purchase buy-down insurance on the deductible
3. Minimize E & O exposure
4. Lower earthquake deductible reduces client stress following an earthquake
5. Flexibility – clients can purchase a limit to cover the deductible up to a maximum of \$500,000, or just a portion of the deductible
6. Can be sold as standalone product
7. Fast response times & quick quote turnaround

Value added service

- Easily accessible rates
- Quick quote turn around
- Local claims service
- Online application available