



EARTHQUAKE INSURANCE



Added protection and confidence

Earthquake insurance picks up where your other property insurance leaves off: It covers damage that's a direct result of seismic activity. This damage is typically not covered by a Homeowners, Condominium, Renters or Landlord policy.

When deciding if Earthquake insurance is right for you, ask three questions:

Are earthquakes frequent and severe in my area?

The United States Geological Survey offers online maps showing the risk in your area. Check out earthquake.usgs.gov/hazards to learn more.

How would my home hold up in an earthquake?

A newer home built on stone or clay ground would likely hold up better than a home that's older or built on sandy material.

Could I absorb the cost of replacing property damaged by an earthquake?

Consider that quake damage could cost tens of thousands—even hundreds of thousands—of dollars to repair or replace.

Your Stillwater agent can help you answer these questions, and get you affordable coverage that leaves you feeling confident your property has the protection it needs.



Get exactly the coverage you need*

Choose from two Stillwater Earthquake coverage options, depending on your needs.

An Earthquake **policy** offers broad protection for home or condominium owners. It covers damage to your home and belongings, and provides living expenses if you have to move temporarily due to a covered loss. It will even pay to help bring your home up to local building code standards. Choose either a 10 or 15 percent deductible.

An Earthquake **endorsement** is coverage added to your Stillwater Homeowners, Condominium, Landlord or Renters policy. It's the more affordable option, offering basic protection. Deductibles are flexible, ranging from 2 to 25 percent.

Get additional coverage for pools, expensive electronics, jewelry, firearms, business property and more.

Stay within your budget

Your Stillwater agent can help you find the right balance of coverage and cost. Flexible payment options offer convenience and help you keep your budget on track.

Call any time to report a claim

We're ready to help when you need us, and dedicated to a fast and fair resolution of your claim. Just call 1-800-220-1351, 24 hours a day, to get started.

**These are general coverage descriptions. See our policy contract for more detailed definitions.*

About Stillwater

Stillwater Insurance Group is a national insurance provider offering a full suite of insurance products and services. We strive to be the most respected insurance provider in the United States by setting and achieving the highest standards in quality products, service, customer experience and claims satisfaction.

Stillwater is:

Smart—We meet your evolving needs for personal and business insurance

Fast—We exceed your expectations for customer and claims service

Strong—We're ready when you need us, and help you get back on your feet

We have an A+ accreditation from the Better Business Bureau. This recognizes our commitment to transparency, responsiveness, integrity and delivering on the promises we make. And we have an "A-" (Excellent) rating from A.M. Best, the leading insurance rating organization.

For more information, visit stillwater.com, or contact a Stillwater agent.

Stillwater Insurance Group of Companies

Stillwater Insurance Company

Stillwater Property and Casualty Insurance Company

Stillwater Insurance Services

