



Is Earthquake Insurance Really Needed?

Many California homeowners go without earthquake insurance. Often people mistakenly think that earthquakes are covered under their homeowner's policy. Other people figure the odds are low, and that nothing will happen. Let us correct you; unless you have added earthquake coverage, it is excluded from your homeowner's policy. Some mortgage companies may even require earthquake coverage, depending where you are located.

Earthquake Insurance

Earthquake insurance covers damage to your home and your possessions. Most earthquake policies also cover costs incurred to minimize further damage after an earthquake, plus costs for additional living expenses. Deductibles are generally 10-15% of the insured amount. Exterior structures such as pools, irrigation systems, driveways, and detached garages are generally not covered.

We recommend you consider earthquake coverage. We can help you analyze the cost benefits. Insurance is all about understanding risks, and many homeowners are at risk for earthquake losses.

There are many additional coverage types that are available to safeguard your home and belongings, and it's important to talk with a representative from Berry Curtis Insurance who can help you find the right policy.

Options such as Personal Property Insurance and Flood Insurance may not fall under a standard Homeowners policy. In the event of an accident or theft, Personal Property can pay the actual cash value (ACV) or replacement cost of personal content items or articles like furniture, appliances, and clothing.



We are pleased to
celebrate our 30th
anniversary