

Earthquake Coverage Comparison

	Mini Earthquake	Enhanced Mini Earthquake	Basic Earthquake
Limits			
House coverage	Up to the amount of coverage for the house shown in the Coverage Summary	Up to the amount of coverage for the house shown in the Coverage Summary	Up to the amount of coverage for the house shown in the Coverage Summary
Payment basis for the House and Other Permanent Structures	Verified replacement cost or conditional replacement cost if otherwise applicable	Verified replacement cost or conditional replacement cost if otherwise applicable	Verified replacement cost or conditional replacement cost if otherwise applicable*
Contents coverage for a House or Condominium, Cooperative or Rental unit	\$5,000	Options of: <ul style="list-style-type: none"> • \$5,000 • \$10,000 • \$50,000 • \$100,000 • \$250,000 • \$500,000 • \$750,000 but no greater than the amount of coverage for contents for the house or the unit	Up to the amount of coverage for contents for the unit as shown in the Coverage Summary
Extra Coverages:			
Other Permanent Structures (house only)	\$5,000	Options of: <ul style="list-style-type: none"> • \$5,000 • 5% or 10% of the amount of coverage for the house 	20% of the amount of coverage for the house plus any increased amount purchased for other permanent structures shown in the Coverage Summary
Additions and Alterations (condominium, cooperative or renters only)	\$1,000	Options of: <ul style="list-style-type: none"> • \$1,000 • \$10,000 • \$50,000 • \$100,000 • \$250,000 • \$500,000 but no greater than the amount of coverage for Additions and Alterations for the unit	10% of the amount of coverage for Contents for the unit plus any increased amount purchased for Additions and Alterations shown in the Coverage Summary
Additional Living Expense	\$5,000	For a House, options of: <ul style="list-style-type: none"> • \$5,000 • 5%, 10%, or 30% of the amount of coverage for the house For a Condominium, Cooperative or Rental unit, options of: <ul style="list-style-type: none"> • \$5,000 • 5%, 10%, or 30% of the amount of coverage for Contents for the unit 	For a House: Up to 50% of the amount of coverage for the House For a Condominium, Cooperative or Rental unit: Up to 50% of the amount of coverage for Contents for the unit

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Rebuilding to Code	\$10,000 for repair, replacement, rebuilding, or demolition of house	For a House, options of: <ul style="list-style-type: none"> \$10,000 25% or 50% of the amount coverage for the House For a Condominium, Cooperative or Rental unit, options of: <ul style="list-style-type: none"> \$10,000 25% or 50% of the amount of coverage for Additions and Alterations for the unit 	For a house: Up to 100% of the amount of coverage for the house For a Condominium, Cooperative or Rental unit: Up to 100% of the amount of coverage for Additions and Alterations for the unit
Debris Removal	\$5,000	For a House, options of: <ul style="list-style-type: none"> \$5,000 10% or 20% of the amount of coverage for the House For a Condominium, Cooperative or Rental unit, options of: <ul style="list-style-type: none"> \$5,000 10% or 20% of the sum of the amounts of coverage for Contents and Additions and Alterations for the unit 	For a House: Up to 30% of the amount of coverage for the House For a Condominium, Cooperative or Rental unit: Up to 30% of the sum of the amounts of coverage for Contents and Additions and Alterations for the unit
Temporary precautionary repairs	Yes	Yes	Yes
Construction materials	Yes	Yes	Yes
Other Extra Coverages	No other extra coverages apply	No other extra coverages apply	All other extra coverages apply
Earthquake Special deductible	For a House: 15% of the amount of coverage for the House For a Condominium, Cooperative or Rental unit: 15% of the \$5,000 amount of coverage for Contents or \$750 and 15% of the \$1,000 amount of coverage for Additions and Alterations or \$150	For a House: 15% of the amount of coverage for the House For a Condominium, Cooperative or Rental unit: 15% of the amount of coverage for Contents purchased for Enhanced Mini Earthquake and 15% of the amount of coverage for Additions and Alterations purchased for Enhanced Mini Earthquake	For a house: 15% or 25% of the amounts of coverage for the House, Other Permanent Structures and Contents shown on the Coverage Summary For a condominium, cooperative or rental unit: 15% or 25% of the amounts of coverage for Contents and Additions and Alterations shown in the Coverage Summary for the unit

*If Basic Earthquake Coverage with Extended Replacement Cost is shown in the Coverage Summary, the payment basis is Extended replacement cost unless conditional replacement cost otherwise applies.