

# EARTHQUAKE INSURANCE FOR COMMERCIAL PROPERTY

EMPOWERING CONSUMERS, STRENGTHENING COMMUNITIES



It's important that commercial property owners understand that earthquake insurance is crucial for protecting their investment and ensuring business continuity. Here are important things to know:



## NOT INCLUDED IN STANDARD POLICIES

Commercial property insurance usually doesn't cover damage from earthquakes. You need separate earthquake insurance to be protected.



## PROTECTS YOUR BUILDING

Earthquake insurance helps pay to repair or rebuild your property if it's damaged by an earthquake, protecting your financial investment.



## BUSINESS INTERRUPTION COVERAGE

Many earthquake insurance policies include business interruption coverage, which can help replace lost income and cover ongoing expenses if your business is forced to close temporarily.



## COVERS BUSINESS ASSETS

Earthquake insurance also covers your business equipment, inventory, and other important items, so you can replace them if they're damaged.



## DEDUCTIBLES

Earthquake insurance for commercial properties is typically calculated as a percentage of the insured value of the property.



## PREMIUMS DEPEND ON LOCATION

The cost of earthquake insurance varies based on factors like your property's location, construction type, and proximity to fault lines, with higher premiums in high-risk areas.



Commissioner Ricardo Lara

The Department recovered millions for consumers as a result of direct intervention on consumer complaints

"We are your insurance experts, if you have any questions, our dedicated staff at the Department of Insurance are here to assist you."

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