

# Add Earthquake Coverage

## PolicyCenter (1 of 3)



### Description:

Earthquake coverage may be added during a new Property submission, renewal, or rewrite. Adding earthquake coverage is subject to underwriting eligibility and may not be available for all policies.

### Step 1

#### Action

Navigate to the *Dwelling Construction* screen.

- Select **Yes** to the question, “**Will Earthquake Coverage be added to this location?**”
- Answer any additional Earthquake questions. In this example, all were answered **No**.
- Click the **Next >** button.

**Note:** You may receive a validation results message indicating Earthquake Coverages have been added to the submission. Click the **Clear** button to continue.

#### Screen

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## Job Aid Process (Cont.) :

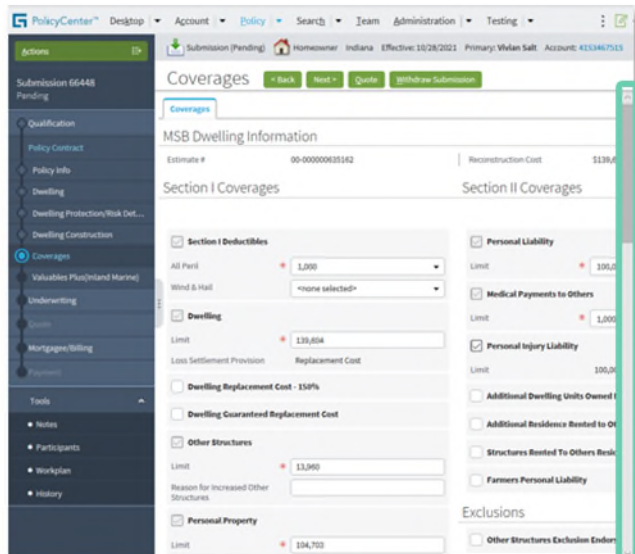
### Step 2

#### Action

Earthquake coverages are displayed in the **Section I Coverages** section on the *Coverages* screen.

- Scroll down to view the earthquake-related entries.

#### Screen



The screenshot shows the PolicyCenter interface with the 'Coverages' screen selected. The left sidebar lists various sections, with 'Coverages' highlighted. The main content area displays 'MSB Dwelling Information' and 'Section I Coverages'. Under 'Section I Deductibles', there are fields for 'All Peril' (set to 1,000) and 'Wind & Hail' (set to '<none selected>'). Under 'Dwelling', there are fields for 'Limit' (139,604) and 'Loss Settlement Provision' (Replacement Cost). There are also checkboxes for 'Dwelling Replacement Cost - 150%' and 'Dwelling Guaranteed Replacement Cost'. Under 'Other Structures', there is a field for 'Limit' (13,960) and a checkbox for 'Reason for Increased Other Structures'. Under 'Personal Property', there is a field for 'Limit' (104,703). On the right side, there are checkboxes for 'Personal Liability', 'Medical Payments to Others', 'Personal Injury Liability', 'Additional Dwelling Units Owned', 'Additional Residence Rented to Others', 'Structures Rented To Others Risk', 'Farmers Personal Liability', and 'Exclusions'.

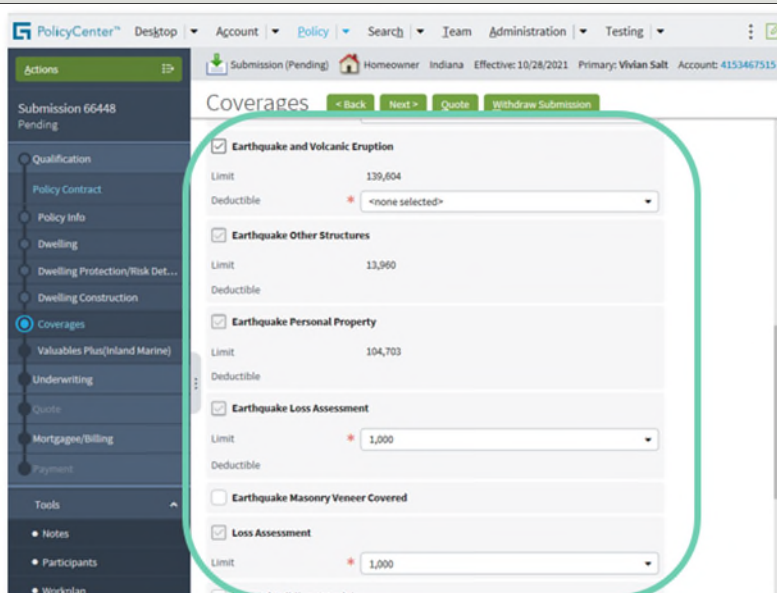
### Step 3

#### Action

Some of the Earthquake coverages are prefilled when earthquake is selected. You can update the deductible or limit on others.

- Select the desired **Deductible** for **Earthquake and Volcanic Eruption**.
- Select the desired **Limit** for **Earthquake Loss Assessment**.

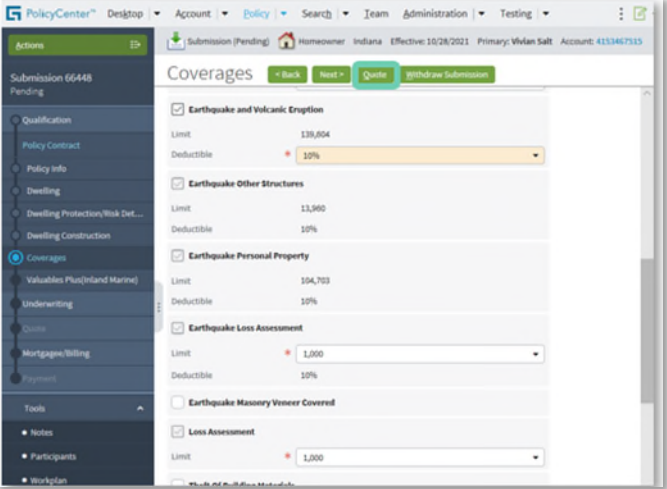
#### Screen



The screenshot shows the PolicyCenter interface with the 'Coverages' screen selected. The left sidebar lists various sections, with 'Coverages' highlighted. The main content area displays 'Earthquake and Volcanic Eruption' coverage. Under this section, there are fields for 'Limit' (139,604) and 'Deductible' (set to '<none selected>'). Below this, there are checkboxes for 'Earthquake Other Structures', 'Earthquake Personal Property', 'Earthquake Loss Assessment', and 'Earthquake Masonry Veneer Covered'. Under 'Earthquake Loss Assessment', there are fields for 'Limit' (1,000) and 'Deductible'. Under 'Earthquake Masonry Veneer Covered', there is a checkbox. At the bottom, there is a checkbox for 'Loss Assessment' and a field for 'Limit' (1,000). A green circle highlights the 'Earthquake and Volcanic Eruption' section and the 'Earthquake Loss Assessment' section.

Job Aid Process (Cont.) :

Step 4

Action	Screen
<p>Once you have completed all the earthquake limit and deductible fields:</p> <ul style="list-style-type: none"><li>Click the <b>Quote</b> button to continue with the quoting and issuing process.</li></ul>	 <p>The screenshot shows the PolicyCenter 'Coverages' screen. On the left is a navigation menu with options: Qualification, Policy Contract, Policy Info, Dwelling, Dwelling Protection/Risk Det..., Dwelling Construction, Coverages (selected), Valuables Plus(Inland Marine), Underwriting, Quote, Mortgage/Billing, Payment, Tools, Notes, Participants, and Workplan. The main area displays several coverage sections, each with a checkbox, a limit, and a deductible. The sections are: 'Earthquake and Volcanic Eruption' (Limit: 138,854, Deductible: 10%), 'Earthquake Other Structures' (Limit: 13,960, Deductible: 10%), 'Earthquake Personal Property' (Limit: 154,703, Deductible: 10%), 'Earthquake Loss Assessment' (Limit: 1,000, Deductible: 10%), and 'Earthquake Masonry Veneer Covered' (Limit: 1,000, Deductible: 10%). At the top right of the main area are buttons for 'Back', 'Next &gt;', 'Quote' (highlighted in green), and 'Withdraw Submission'.</p>