

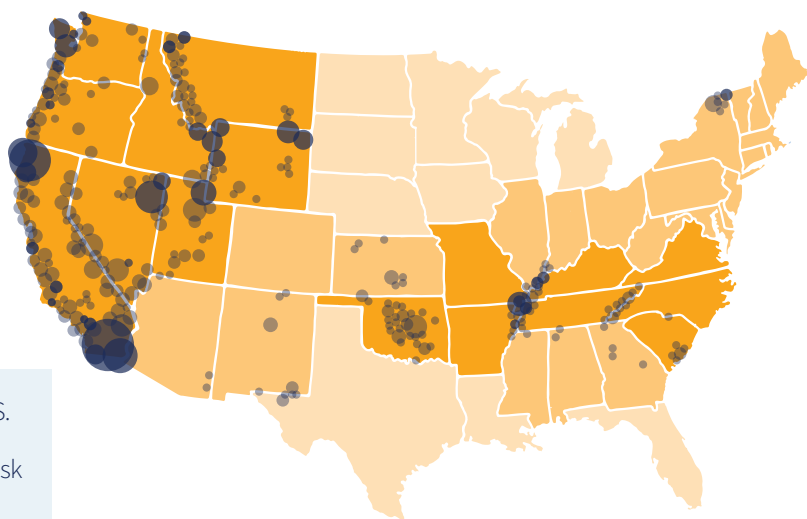


The Damage Report: Earthquakes

You're likely familiar with earthquakes (or maybe you've experienced one firsthand), but here are some facts that might surprise you. While they may only last for seconds, the aftermath and resulting financial impact can be felt for years.

High-impact areas

- High earthquake activity
- Moderate earthquake activity
- Low earthquake activity
- Historical impact zone



Real risks

- ▶ Roughly **20,000** earthquakes occur every year in the U.S.
- ▶ Over **75 million homes in 42 states** have a significant risk of earthquakes, and more than **143 million people** in the contiguous U.S. are at a moderate risk.

Damage can be costly.

Consider this: earthquakes are estimated to cause **\$6.1 billion** in uninsured losses in the U.S. every year. Skyrocketing recovery costs are largely attributed to:

- ▶ Increased urban development.
- ▶ Vulnerability of older buildings that are out of code.

You may not be covered.

FACT: Earthquake coverage isn't included in most home insurance policies.

1. **\$125 - \$400:** the average monthly premium for additional earthquake coverage.
2. Deductibles for these policies can soar as high as **10-20%** of your home's insured value.



Fill the gap!

Recoop Disaster Insurance picks up where your typical home insurance leaves off. It's a lightning-fast, lump-sum cash benefit (up to \$25,000) to help pay for damage caused by an earthquake and its aftershocks. Learn more at **RecoopInsurance.com** or contact your benefits representative.