Small Business Earthquake CAT Document

The below guidelines are coded in the system. If you have any questions specific to earthquake during the application, please contact your Small Business Underwriter.

Alaska:

Earthquake direct damage coverage is not available.

Arkansas:

**Counties:** Clay, Craighead, Crittenden, Cross, Greene, Jackson, Mississippi, Poinsett, St. Francis:

- $1,000,000 maximum sublimit for all construction types except Joisted Masonry
- No Joisted Masonry Construction
- No buildings built before 1975
- 10% EQ deductible

**Remainder of state:**

- $5,000,000 maximum sublimit for all construction types
- 5% EQ deductible

**Note:**

The Earthquake limit is a sublimit and includes Building, Business Personal Property, Business Income, and EDP (if on the policy).

Additional limits may be available for buildings built after 1975. Discuss with your underwriter prior to binding.

California:

Earthquake direct damage coverage is not available.
Idaho:

*Counties:* Bannock, Bear Lake, Caribou, Clark, Franklin, Fremont, Oneida:

- Earthquake direct damage is not available


- $1,000,000 maximum sublimit
- 5% EQ deductible

*Note:*

The Earthquake limit is a sublimit and includes Building, Business Personal Property, Business Income, and EDP (if on the policy).

Additional limits may be available for buildings built after 1975. Discuss with your underwriter prior to binding.

Illinois:

*Counties:* Alexander, Pulaski:
- $1,000,000 maximum sublimit for all construction types except Joisted Masonry
- No Joisted Masonry Construction
- No buildings built before 1975
- 10% EQ deductible

**Remainder of state:**

- $5,000,000 maximum sublimit for all construction types
- 5% EQ deductible

*Note:* The Earthquake limit is a sublimit and includes Building, Business Personal Property, Business Income, and EDP (if on the policy).

Additional limits may be available for buildings built after 1975. Discuss with your underwriter prior to binding.

**Indiana:**

**Entire state:**

- $5,000,000 maximum sublimit for all construction types
- 5% EQ deductible

*Note:*

The Earthquake limit is a sublimit and includes Building, Business Personal Property, Business Income, and EDP (if on the policy).

Additional limits may be available for buildings built after 1975. Discuss with your underwriter prior to binding.
Kentucky:

**Counties**: Ballard, Carlisle, Fulton, Hickman:

- $1,000,000 maximum sublimit for all construction types except Joisted Masonry
- No Joisted Masonry Construction
- No buildings built before 1975
- 10% EQ deductible

**Remainder of state**:

- $5,000,000 maximum sublimit for all construction types
- 5% EQ deductible

**Note**:

The Earthquake limit is a sublimit and includes Building, Business Personal Property, Business Income, and EDP (if on the policy).

Additional limits may be available for buildings built after 1975. Discuss with your underwriter prior to binding.
Mississippi:

**Entire state:**
- $5,000,000 maximum sublimit for all construction types
- 5% EQ deductible

*Note:*

The Earthquake limit is a sublimit and includes Building, Business Personal Property, Business Income, and EDP (if on the policy).

Additional limits may be available for buildings built after 1975. Discuss with your underwriter prior to binding.

Montana:

**Counties:** Beaverhead, Broadwater, Flathead, Gallatin, Jefferson, Lewis & Clark, Madison, Meagher, Park, Powell:
- $1,000,000 maximum sublimit for all construction types except Joisted Masonry
- No Joisted Masonry Construction
- No buildings built before 1975
- 10% EQ deductible

**Remainder of state:**
- $5,000,000 maximum sublimit for all construction types
- 5% EQ deductible

*Note:*

The Earthquake limit is a sublimit and includes Building, Business Personal Property, Business Income, and EDP (if on the policy).

Additional limits may be available for buildings built after 1975. Discuss with your underwriter prior to binding.
Missouri:

**Counties and City:** Bollinger, Butler, Cape Girardeau, Dunklin, Mississippi, New Madrid, Pemiscot, Scott, Stoddard:

- No Joisted Masonry Construction
- No buildings built before 1975
- $1,000,000 maximum sublimit
- 10% EQ deductible

**Counties:** Carter, Crawford, Dent, Franklin, Howell, Iron, Jefferson, Madison, Oregon, Perry, Reynolds, Ripley, Shannon, St. Charles, St. Francois, St. Louis, Ste. Genevieve, Texas, Washington, Wayne:

- $5,000,000 maximum sublimit for all construction types except St. Louis County
- $1,000,000 maximum sublimit for Joisted Masonry Construction in St. Louis County
- No Joisted Masonry construction built before 1975 in St. Charles County
- $2,500,000 maximum sublimit for other than Joisted Masonry Construction in St. Louis County
- 5% EQ deductible

**Remainder of state:**

- $5,000,000 maximum sublimit for all construction types
- 5% EQ deductible

**Note:**

The Earthquake limit is a sublimit and includes Building and Business Personal Property. If Business Income is ALS on the CNA Connect Policy, with respect to earthquake, earthquake is considered an additional covered cause of loss (earthquake is covered at ALS). If Business Income is a specific limit, that limit includes earthquake if earthquake coverage is selected.

Additional limits may be available for buildings built after 1975. Discuss with your underwriter prior to binding.
Nevada:

Earthquake direct damage coverage is not available.

Oregon:

**Counties:** Benton, Clackamas, Clatsop, Columbia, Coos, Curry, Douglas, Jackson, Josephine, Lane, Lincoln, Linn, Marion, Multnomah, Polk, Tillamook, Washington, Yamhill

- $1,000,000 maximum sublimit for all construction types except Joisted Masonry
- No Joisted Masonry Construction
- No buildings built before 1975
- 5% EQ deductible

**Counties:** Baker, Crook, Deschutes, Gilliam, Grant, Harney, Hood River, Jefferson, Klamath, Lake, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa, Wasco, Wheeler

- $1,000,000 maximum sublimit
- 5% EQ deductible

**Note:**

The Earthquake limit is a sublimit and includes Building, Business Personal Property, Business Income, and EDP (if on the policy).
Tennessee:

**Counties:** Dyer, Lake, Lauderdale, Obion, Tipton:
- No Joisted Masonry Construction
- No buildings built before 1975
- $1,000,000 maximum sublimit
- 10% EQ deductible

**County:** Shelby:
- No Joisted Masonry Construction built before 1975
- $1,000,000 maximum sublimit on Joisted Masonry
- $2,500,000 maximum sublimit on other than Joisted Masonry construction
- 10% EQ deductible

**Counties:** Benton, Carroll, Chester, Crockett, Fayette, Gibson, Hardeman, Haywood, Henderson, Henry, Madison, McNairy, Stewart, Weakley:
- $5,000,000 maximum sublimit for all construction types except Joisted Masonry
- $2,500,000 maximum sublimit for Joisted Masonry
- 5% EQ deductible

**Remainder of state:**
- $5,000,000 maximum sublimit for all construction types
- 5% EQ deductible

**Note:**
The Earthquake limit is a sublimit and includes Building, Business Personal Property, Business Income, and EDP (if on the policy).

Additional limits may be available for buildings built after 1975. Discuss with your underwriter prior to binding.
Utah:

Counts: Box Elder, Cache, Davis, Juab, Millard, Morgan, Salt Lake, Sanpete, Sevier, Toole, Utah, Weber

- Earthquake direct damage is not available


- $1,000,000 maximum sublimit
- 5% EQ deductible

Note:

The Earthquake limit is a sublimit and includes Building, Business Personal Property, Business Income, and EDP (if on the policy).

Additional limits may be available for buildings built after 1975. Discuss with your underwriter prior to binding.

Washington:

Counts: Clallum, Clark, Cowlitz, Gray's Harbor, Island, Jefferson, King, Kitsap, Lewis, Mason, Pacific, Pierce, San Juan, Skagit, Skamania, Snohomish, Thurston, Wahkiakum, Whatcom

- Earthquake direct damage is not available

Counts: Adams, Asotin, Benton, Chelan, Columbia, Douglas, Ferry, Franklin, Garfield, Grant, Kittitas, Klickitat, Lincoln, Okanogan, Pend Oreille, Spokane, Stevens, Walla Walla, Whitman, Yakima

- $1,000,000 maximum sublimit
- 5% EQ deductible

Note:

The Earthquake limit is a sublimit and includes Building, Business Personal Property, Business Income, and EDP (if on the policy).

Additional limits may be available for buildings built after 1975. Discuss with your underwriter prior to binding.
Wyoming:

Counties: Teton, Yellowstone National Park:

- Earthquake direct damage is not available

Remainder of state:

- $1,000,000 maximum sublimit for all construction types
- 5% EQ deductible

Note:

The Earthquake limit is a sublimit and includes Building, Business Personal Property, Business Income, and EDP (if on the policy).

Additional limits may be available for buildings built after 1975. Discuss with your underwriter prior to binding.