



Earthquake

Comprehensive protection for unexpected risks

An extensive earthquake program that provides your clients with the additional peril coverage they need to get back on their feet after an unexpected earthquake.

With over 120 years of combined experience, our team of experts provides customized coverage for vulnerable areas across the US and works with you to ensure your clients remain stable when disaster strikes. Flexible, tailored and comprehensive, DUAL's best-in-class earthquake team offers a range of coverage and pricing options to deliver a single, seamless solution.

Key features

- Non-admitted, nationwide
- Premiums start from \$10,000
- Coverage on a primary, full value, layered or excess basis
- Select risks qualify for up to \$85m in coverage
- Claims handled by Catalytic Claims Services

Our appetite

- Small and middle market accounts with TIVs ranging from \$1m to multi-billion-dollar schedules
- National accounts earthquake and flood exposure can be considered on an individual account basis
- Commercial habitational (condominiums and apartments). We do not target soft story; tuck-under parking or unreinforced masonry
- Office buildings and real estate
- Hotels and motels
- Retail
- Hospital and healthcare
- Restaurants
- Light manufacturing
- Smaller public entities including government, municipal and school boards
- Other occupancies are also eligible



What we cover

We cover the following risks on a primary, full value layered or excess basis:

- Earthquake
- Earth movement
- Earthquake sprinkler leakage
- Flood coverage can be considered in CA, WA, and OR, excluding flood zones A/V

Excluded classes

- Buildings older than 1937 and any historical buildings
- Brick, unreinforced masonry, or unreinforced concrete
- Tuck under or soft story parking
- Municipalities with TIV's more than \$300M
- Mining risks
- Soil with a very high liquefaction designation, unless it has an engineered foundation with formal documentation provided
- Any risk associated in any way with marijuana, including simple lessor's risks

Get in touch

For more information about our Earthquake program, send your submissions to clearance@catalyticrisk.com or contact a member of our team:

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