

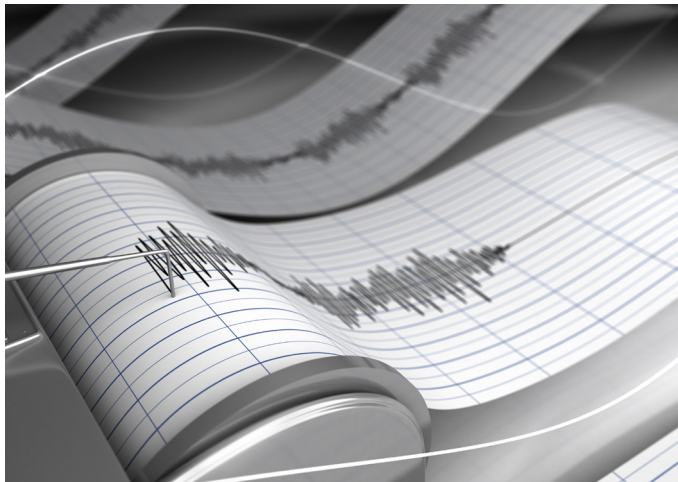
# EARTHQUAKE DEDUCTIBLE BUYDOWN

## FOR COMMERCIAL PROPERTIES IN BRITISH COLUMBIA

This innovative product offers a strategic solution to enhance your client's financial resilience against earthquakes. With Cansure's Earthquake Deductible Buydown, your clients can reduce their commercial policy deductibles to as low as 5%.

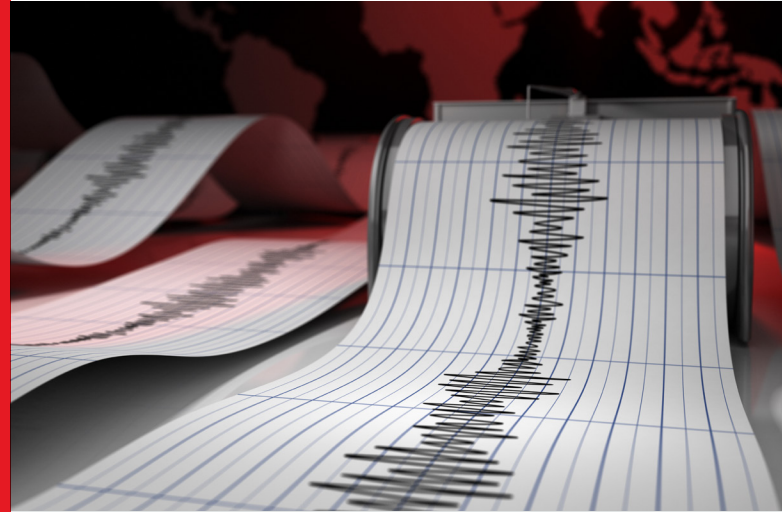
### Key Benefits Include:

- **All Occupancies Eligible:**  
Open to all commercial clients regardless of occupancy and they don't need to be insuring a building.
- **Coverage Limits:**  
Total Insured Values up to \$100 million.  
Up to \$3M EQ deductible buy-down limits available.
- **Available 24/7:**  
Visit the SPGC Portal to quote, bind and issue policies 24/7. Also available from your underwriter when purchased with property policy.



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### HIGHLIGHTS & FEATURES

#### Eligible Construction Types:

- Buildings with exterior walls constructed of brick, stone, or hollow concrete block built after 1984
- All Other Construction built after 1964

#### Example: Reducing EQ Deductible from 20% to 5%:

**Scenario:** A manufacturing company operates a large production facility in an earthquake-prone region. Their commercial property insurance policy includes a 20% earthquake deductible based on the building's insured limit of \$10 million. In the event of an earthquake, they would be responsible for the first \$2 million (20% of limit) of any damage before their insurance coverage applies.

#### Solution with Cansure's Earthquake Deductible Buydown:

To reduce their financial exposure, the company purchases Cansure's Commercial Earthquake Deductible Buydown policy. By purchasing this coverage, they lower their deductible from 20% to 5%. Here's how it works:

- **Original Deductible:** \$2 million (20% of limit)
- **Earthquake Deductible Buydown:** \$1.5 million limit
- **New Deductible with Buydown:** \$500,000 (5% of \$10M)

**Outcome:** By using Cansure's Earthquake Deductible Buydown, the company reduced their out-of-pocket deductible from \$2 million to \$500,000. This substantially lowers their risk exposure and makes potential recovery costs more manageable.

Visit our Portal at:  
[portal.spgcanada.ca](http://portal.spgcanada.ca)

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