

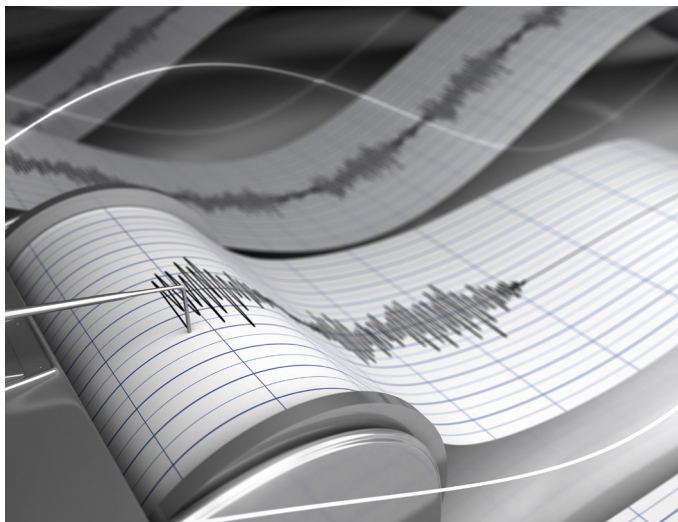
EARTHQUAKE DEDUCTIBLE BUYDOWN

FOR COMMERCIAL PROPERTIES IN BRITISH COLUMBIA

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

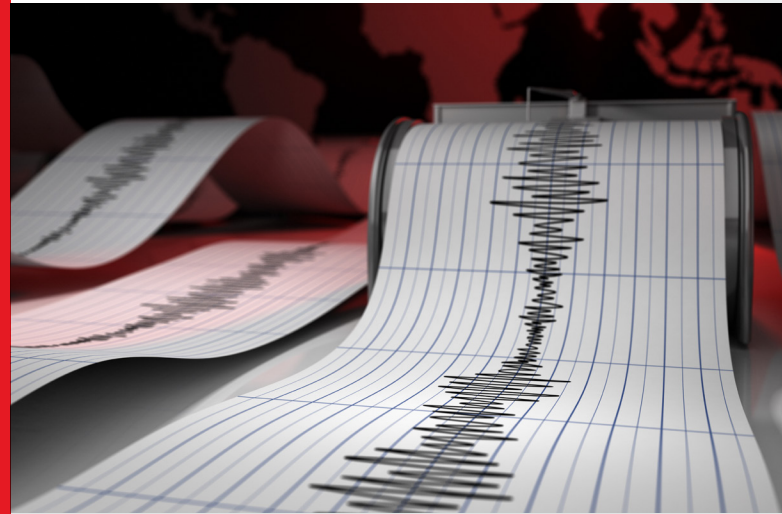
Key Benefits Include:

- **Broad Applicability:**
Ideal for most businesses, protecting physical assets and ensuring operational continuity. There is no requirement to insure the building. Our product encompasses business contents and interruption.
- **Enhanced Coverage Limits:**
Up to \$2M EQ deductible buy-down limits available.
- **Easy Access:**
Visit the SPGC Portal to quote, bind and issue policies 24/7.



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HIGHLIGHTS & FEATURES

Limits: TIV up to \$50M

Eligible Construction Types:

- Frame Resistive - 1965 or newer,
- Masonry or Non Combustible - 1985 or newer

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

Scenario: XYZ Manufacturing Co. operates a large production facility in an earthquake-prone region. Their commercial property insurance policy includes a 20% earthquake (EQ) deductible based on the building's insured value of \$10M. This means in the event of an earthquake, XYZ would be responsible for the first \$2M (20% of \$10M) of any damage before their insurance coverage applies.

Solution with Cansure's Deductible Buydown: To reduce their financial exposure, XYZ Manufacturing decides to use Cansure's Commercial Earthquake Deductible Buydown product. By purchasing this coverage, they can lower their deductible from 20% to 5%. Here's how it works:

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

Outcome: By using the Deductible Buydown, XYZ Manufacturing reduces their out-of-pocket deductible from \$2M to \$500,000 in the event of an earthquake. This substantially lowers their risk exposure and makes potential recovery costs more manageable.

Visit our Portal at:
portal.spgcanada.ca

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