

# Earthquake Deductible Buy-Down

PRODUCT HIGHLIGHTS

Rising earthquake deductibles is the hot topic in British Columbia of late. Forward is pleased to now offer a stand-alone separate Earthquake Deductible Buy-Down policy that piggy backs the existing property policy which reduces the Insured's existing earthquake deductible on their current policy to a more manageable level.



PERSONAL AND  
COMMERCIAL  
LINES

AVAILABLE IN BC ONLY

## ELIGIBLE ACCOUNTS

Personal Lines or Commercial Lines  
Occupancies - Residential, Office, Retail,  
Mixed Use, and Light Industrial  
Wood Frame construction - 1965 or newer  
All other types of construction  
1985 or newer  
max 4 stories above grade

## HOW TO OBTAIN A QUOTE

Use **JET** our self-serve broker platform to quote and issue policies in minutes.

Email our application to  
[newcommercial@forwardinsurance.ca](mailto:newcommercial@forwardinsurance.ca)

## EXAMPLE

The Forward Earthquake Deductible Buy-Down policy could buy down a 20% deductible to as low as 5%.

For example, a residential apartment block valued at \$5MM with a 20% quake deductible on the primary property policy – that is a \$1MM earthquake deductible.

The Forward product could be purchased to reduce the deductible to 5% – \$250,000 earthquake deductible – a much more manageable amount for the building owner.

Visit [forwardinsurance.ca](http://forwardinsurance.ca) for applications, underwriter contacts, and a link to our self-serve platform – **JET**

**Forward**  
PEOPLE + TECHNOLOGY  
Forward Insurance Ltd.