



Farmers Mutual Hail
Insurance Company of Iowa

Illinois Earthquake Program

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EARTHQUAKE

Illinois GENERAL RULES

The Earthquake Coverage Endorsement may be added at the additional rate shown on the Rate Page. The endorsement provides coverage for direct physical loss to the property covered, caused by earthquake, including land shock waves or tremors before, during, or after an occurrence.

ELIGIBILITY

Coverage may apply to Town or Farm Owner-Occupied Dwellings, Town or Farm Rental Dwellings, Town or Farm Tenant Policies, Farm Outbuildings, Farm Personal Property and Homeowners policies. Covered property must meet the following underwriting criteria.

DWELLINGS

1. Must be of sound construction and in good repair.
2. Must have a continuous concrete or masonry foundation under all exterior walls.
3. Must be occupied.
4. Must be insured at actual cash value.
5. Photograph may be requested.

FARM OUTBUILDINGS

1. Must be of sound construction and in good repair.
2. Must be insured at actual cash.
3. Photograph of each building may be requested.

MOBILE HOMES

1. Must be of sound construction and in good repair.
2. Must be occupied.
3. Must be insured at actual cash value.
4. Photograph may be requested.

EARTHQUAKE COVERAGE

Coverage for direct physical loss caused by earthquake can be added for property covered under Coverages A, B, and C. The limit for this coverage must be the same as the Coverage A limit. If the limits that apply to property covered under Coverages B or C have been increased or if the Coverage D limit has been increased, increase the earthquake premium accordingly.

Coverage for direct physical loss caused by earthquake can be added for property covered under Coverages E, F, or G. The limit for this coverage must be the same as the policy limit for the covered property.

BINDING AUTHORITY

Earthquake coverage may not be bound for a period of 14 days after the occurrence of any tremor (including a foreshock, earthquake, or aftershock) on new, renewal, or existing business.

DEDUCTIBLE

The Base Deductible is 5% of the Limit of Liability for each coverage and is subject to a \$500 minimum. An optional Deductible of 10% is also available. If the Limit of Liability on certain property is increased by endorsement, the total limit of liability is used to determine the deductible.

WHOLE DOLLAR PREMIUM RULE

All premiums shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of (\$.50) or more shall be rounded to the next highest whole dollar.

In the event of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

PREMIUM FOR BASE DEDUCTIBLE

Develop the premium as follows:

- A. Determine the Earthquake Zone.
- B. Select the rate(s) per \$1,000 according to construction and property to be covered.
- C. Apply the rate(s) to the:
Coverage A Limit for ALL FORMS
Coverage B &/or C Increased Limit – ALL FORMS
Coverage E, F &/or G limits where applicable

EARTHQUAKE

Illinois

The following rates apply to the property insured on the Earthquake Endorsement.

PROPERTY DESCRIPTION		FRAME		MASONRY		
Rates are shown per \$1,000 of Coverage For each ___% Deductible Option		ZONE	5%	10%	5%	10%
Dwellings	1	0.52	0.39	0.68	0.51	
	2	0.99	0.74	1.55	1.16	
	3	1.71	1.28	2.71	2.03	
	4	2.77	2.08	3.99	2.99	
Contents (Form 4 or 6, Increased Limits and other optional coverages)	1	0.35	0.26	0.47	0.35	
	2	0.41	0.31	0.56	0.42	
	3	0.60	0.45	0.77	0.58	
	4	1.01	0.76	1.13	0.85	
Farm Outbuildings	1	0.52	0.39	0.68	0.51	
	2	0.73	0.55	1.36	1.02	
	3	1.13	0.85	2.27	1.70	
	4	1.80	1.35	3.37	2.53	
Masonry A building with walls of masonry veneered construction is to be classified as Masonry.		*If exterior Masonry Veneer is: Covered Rate as Masonry Not Covered Rate as Frame Make Appropriate Declaration On Endorsement				
Frame A building with walls of frame, or metal-sheathed or stuccoed frame construction, or with walls of metal or lath and plaster on combustible supports is to be classified as Frame.						
Mixed Construction A building is to be classed as Frame when the wall area of frame construction (including gables) exceeds 33 1/3% of the total wall area.						
MINIMUM PREMIUM Minimum Premium for Earthquake Coverage Endorsement - \$50.00						

EARTHQUAKE – Illinois (ZIP CODE ZONE DEFINITION)

Zone 4	62914	62962	62963	62964	62969	
Zone 3	62841	62912	62942	62957	62976	62992
	62874	62920	62943	62960	62983	62993
	62905	62921	62950	62961	62985	62995
	62906	62923	62952	62973	62988	62996
	62909	62926	62953	62975	62990	62998
	62910	62938	62956			
Zone 2	62002	62224	62279	62822	62871	62933
	62013	62226	62280	62824	62872	62934
	62018	62231	62282	62825	62876	62935
	62024	62232	62286	62827	62877	62939
	62025	62233	62288	62828	62883	62940
	62026	62234	62289	62929	62884	62941
	62028	62236	62292	62831	62886	62946
	62034	62237	62294	62832	62887	62947
	62035	62238	62295	62833	62888	62948
	62040	62239	62297	62834	62889	62949
	62048	62240	62298	62835	62890	62951
	62059	62241	62410	62836	62891	62954
	62060	62242	62427	62837	62894	62955
	62062	62243	62439	62840	62895	62958
	62071	62244	62446	62843	62896	62959
	62084	62245	62459	62844	62897	62965
	62087	62249	62460	62845	62898	62966
	62090	62254	62466	62846	62899	62967
	62095	62255	62471	62848	62901	62970
	62201	62256	62801	62850	62902	62971
	62202	62257	62803	62851	62903	62972
	62203	62258	62805	62852	62907	62974
	62204	62259	62808	62855	62915	62977
	62205	62260	62809	62856	62916	62979
	62206	62261	62810	62859	62917	62982
	62207	62263	62812	62860	62918	62984
	62208	62264	62814	62861	62919	62987
	62214	62268	62815	62862	62922	62994
	62215	62269	62816	62863	62924	62997
	62217	62271	62817	62864	62927	62999
	62218	62272	62818	62865	62928	63673
	62220	62274	62819	62866	62930	
	62221	62277	62820	62867	62931	
	62223	62278	62821	82869	62932	
Zone 1	BALANCE OF STATE					

Is coverage for exterior masonry veneer to be provided? ☐ Yes ☐ No

[illegible]

Property Covered				
Loc	Property Covered	Exterior Type	Amount of Coverage	Premium
	Residence			
	Related Private Structures (Town Only)			
	Personal Property			
	Additional Living Costs/Fair Rental Value			
	Farm Outbuildings (Describe Below)			
			Endorsement Premium	
			MINIMUM PREMIUM	

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