

**Celebrating over 10 years  
as an Allstate Authorized  
Broker-Partner**

# UTAH Allstate Authorized Stand Alone-Earthquake Program QUICK REFERENCE GUIDE

## Agent Participation

- If you have not previously submitted business to McGraw, complete and remit the one-page producer's agreement with your first application. If you already have a McGraw producer code, there is no need to submit the agreement. Your current producer code is used for all McGraw products.
- Upon receipt of the producer's agreement, McGraw will notify regulatory authorities, if necessary.
- Materials, including applications, are available on our website at [www.mcgrawgroup.com](http://www.mcgrawgroup.com).

## Policy Coverage

- Stand-Alone Earthquake coverage provided for homeowners, condo and town home unit-owners, and renters.

## Underwriting

- Please refer to the underlying requirements, ineligible risks and binding procedures listed on the application.

## Submitting an Application

- To bind coverage, all underwriting/acceptability rules must be followed. The application must be fully completed and signed by applicant and producer. Application and full net premium OR down payment must be mailed and postmarked within 5 days of requested effective date.
- Payment in full or optional installment payment plans (initial down payment plus policy fee) are available.
- If the customer is paying by check, ask him or her to make it payable to McGraw Insurance Services.
- If the customer would like to pay with MasterCard, Visa or Discover, complete the credit card section on the application. **The credit card must be in the name of the insured (or spouse) only and named insured's signature is required.**
- The policy will be issued within five days of McGraw receiving the completed application.
- Endorsements may be transacted via phone by calling McGraw at 1-800-6MCGRAW or on our website at [www.mcgrawgroup.com](http://www.mcgrawgroup.com).

## Renewals

- McGraw sends renewal notices and bills directly to the customer

## Rates / Applications

- Instant, online policy quotations and binding are available at [www.mcgrawgroup.com](http://www.mcgrawgroup.com).
- Call 1-800-6MCGRAW for an instant quote.

## Customer Service

- You and your customer can call McGraw Customer Service at 1-800-6MCGRAW with any questions.
- You must maintain your own customer files since there is no system link between Allstate and McGraw.
- Poor customer satisfaction will be grounds for Allstate terminating its marketing agreement with McGraw.

## Claims

- Call 1-800-962-1172 to report a claim to McGraw.
- All claims will be managed by McGraw.
- When reporting a claim, make sure to have the insured's name, the policy number, the date and place of the incident, and the nature of the claim.
- All claim examiners work out of McGraw in California.
- McGraw provides a nationwide network of independent appraisers and repair shops.

## Questions?

**Please contact Ivantage Select  
Agency**

**888-213-0085**

[www.mcgrawgroup.com](http://www.mcgrawgroup.com)

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# UTAH Allstate Authorized Stand-Alone Earthquake Program Q&A

- Q. Does the insured need companion insurance?**
- A.** PSIC earthquake policies may be written only in conjunction with a homeowners, renters, unit-owners or dwelling fire policy issued by an admitted insurance company and approved by the insurance regulatory agency for the state in which the risk resides. Insured who maintain HO-3, HO-4, HO-6, or Dwelling Fire (Basic Fire) coverage are eligible for earthquake coverage.
- Q. Does the companion insurance have to be through Allstate?**
- A.** No.
- Q. What are the available Stand-Alone Earthquake coverage limits?**
- A.** For the Premier Protection Policy up to \$600,000 in damage to the dwelling structure is covered. For the Condo Protection Policy personal property is covered up to \$250,000. The Renters Protection Policy covers up to \$100,000 of personal property.
- Q. Will the sale of a Stand-Alone Earthquake policy through The McGraw Group count toward Allstate Production contests or goals?**
- A.** No.
- Q. Why the McGraw Group?**
- A.** The McGraw Group is one of the largest insurers of specialized personal lines insurance products in the United States and was able to offer a Stand-Alone Earthquake Program in your state. Allstate and The McGraw Group have similar partnerships with various personal lines products in other select states that are providing great results for both companies. Pacific Specialty Insurance Company, one of the affiliated companies of The McGraw Group, is rated "A" by AM Best and is admitted in all states.

Coverage Type	Premium Protection	Condo Protection	Renters Protection
<b>Coverage A: Dwelling</b>	Up to \$600,000	Up to \$25,000	Not Covered
<b>Coverage B: Other Structures</b>	10% of the Coverage A Limit	Not Covered	Not Covered
<b>Coverage C: Personal Property</b>	50% of the Coverage A limit	Up to \$250,000	Up to \$100,000
<b>Coverage D: Loss of Use</b>	The lesser of 20% of Coverage A or \$25,000	Up to \$2,500	Up to \$2,500
<b>Coverage E: Building Code Upgrade</b>	Up to \$10,000	Not Covered	Not Covered
<b>Coverage F: Loss Assessment</b>	Up to \$10,000	Up to \$5,000	Not Covered
<b>Deductibles</b>	10% applied separately for Coverage A, B, C, & E.	10% applied separately for Coverage A, C, & F.	10% for Coverage C.