

# United Insurance Group Has Updated Basic-and-Standard EARTHQUAKE INSURANCE Packages Through TEBBS BROTHERS in Murray UT

*Voted 'Best of State' Auto, Home, Life and Business Insurance Provider since 1982, Tebbs Brothers delivers quality solutions in Utah and the surrounding states.*

DALLAS, TX, UNITED STATES, October 3, 2021 /EINPresswire.com/ -- Out of the top 10 most powerful earthquakes to hit Utah, 8 out of 10 of those earthquakes hit between September and January.

TEBBS BROTHERS and United Insurance Group ( w/ Golden Bear Insurance ) want to keep you covered!

Utah has experienced many earthquakes, large and small, because of its abundance of faults and fault zones. Some of the most active faults in Utah include the Wasatch fault along the Wasatch Front, the Hurricane fault in Southern Utah, and the Needles fault zone in Canyonlands National Park. While Utah is not on a boundary between tectonic plates where most of the world's earthquakes occur, it is in the tectonically extending western part of the North American plate. Thus, earthquakes in Utah are related to interactions with the Pacific plate along the plate margin on the west coast of the United States. Also of note, earthquakes of magnitude 10 or larger cannot happen. The magnitude of an earthquake is related to the length of the fault on which it occurs. The largest earthquake ever recorded was a magnitude 9.5 on May 22, 1960 in Chile on a fault that is almost 1,000 miles long... a "megaquake" in its own right.



(801) 278-8881

## [Earthquake Insurance](#) in Utah ...

What is Earthquake Insurance?

Earthquake insurance is a form of 'property insurance' that pays the policyholder in the event where an earthquake damages a property. Most homeowners' insurance policies do not cover earthquake damage ... unless ... it is specifically endorsed or added to the policy. In Utah, you can purchase an earthquake insurance policy either with your home insurance policy or separate from your home insurance policy. TEBBS BROTHERS Insurance has comprehensive options through United and Golden Bear Insurance.

Is earthquake insurance worth it in

Utah? Despite the challenges that earthquake insurance presents, it's essential for anyone that lives near a fault line or in an area with a lot of seismic activity. Earthquakes can strike without any warning, at any time, at any place. You can live in uncertainty or you can make your best

“

Justyn, Quynn and Brady, along with all the professional staff at Tebbs Brothers, have truly perfected what a family-owned Insurance Company from Utah should be: Affordable, Personable and Reliable.”

*Mason B.*

efforts to ensure that you and your family will be safe and protected if an earthquake does happen. TEBBS BROTHERS and United have reasonable price options to consider.

Who should buy earthquake insurance? Earthquakes are unpredictable, and they can be incredibly damaging. Many homeowners shy away from adding on earthquake endorsements to their home policy due to the concern for the cost of it, but the benefits far outweigh the cost of the risk. If you live in an area prone to seismic activity, like the Wasatch fault line, do yourself a favor and call TEBBS BROTHERS for quality earthquake insurance from United. At TEBBS BROTHERS, they have several options for stand-

alone earthquake policies as well as several carriers that allow you to add this coverage to your existing home insurance policy. We always shop around to make sure you're getting the coverage you need at the best available price.

Remember the last big quake to hit Utah? Well, it was not that long ago! The University of Utah



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Seismograph Stations (UUSS) has located 2,590 earthquakes that occurred in the Magna, Utah, area from March 18 through February 28, 2021. The largest of these earthquakes was the magnitude (M) 5.7 main-shock that occurred at 7:09 am MDT on Wednesday, March 18, 2020. DO NOT run outside or to other rooms during an earthquake. You are less likely to be injured if you stay where you are. To reduce your chances of being hurt, take the following actions: Broken glass on the floor can cause injuries if you walk or roll onto the floor. Earthquakes of magnitude larger than 7.5 are unlikely to occur in Utah. A magnitude 9.0 earthquake is not possible in Utah. Get more earthquake insurance details from TEBBS BROTHERS.

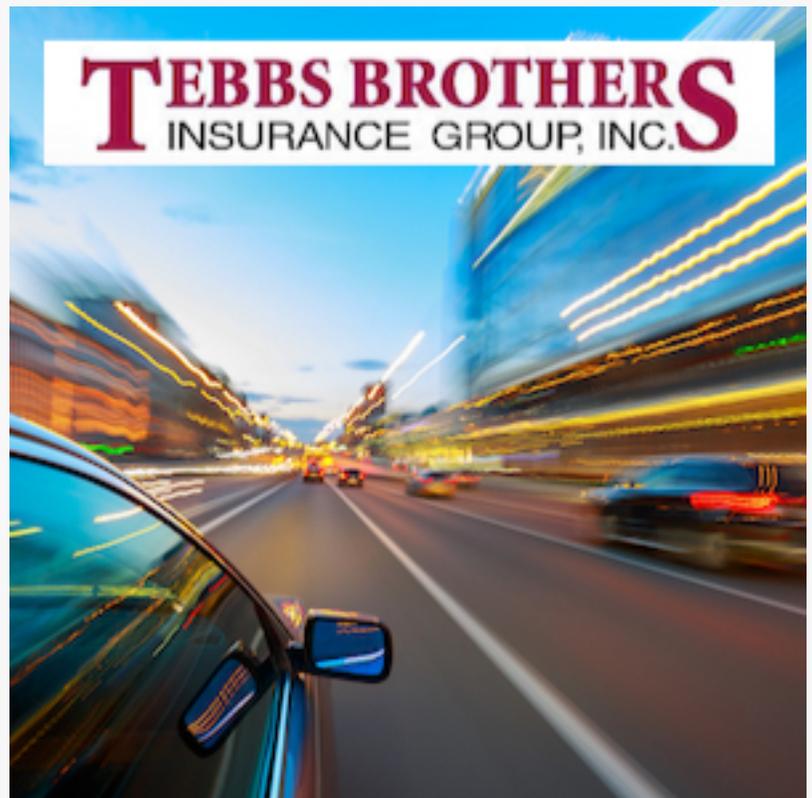
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What should I NOT do during an earthquake? DO NOT turn on the gas again if you turned it off; let the gas company do it. DO NOT use matches, lighters, camp stoves or barbecues, electrical equipment, appliances UNTIL you are sure there are no gas leaks. DO NOT use your telephone, EXCEPT for a medical or fire emergency. TEBBS BROTHERS has more information on earthquake safety, should you need it.

An earthquake (also known as a quake, tremor or temblor) is the shaking of the surface of the Earth resulting from a sudden release of energy in the Earth's lithosphere that creates seismic waves. Earthquakes can range in size from those that are so weak that they cannot be felt to those violent enough to



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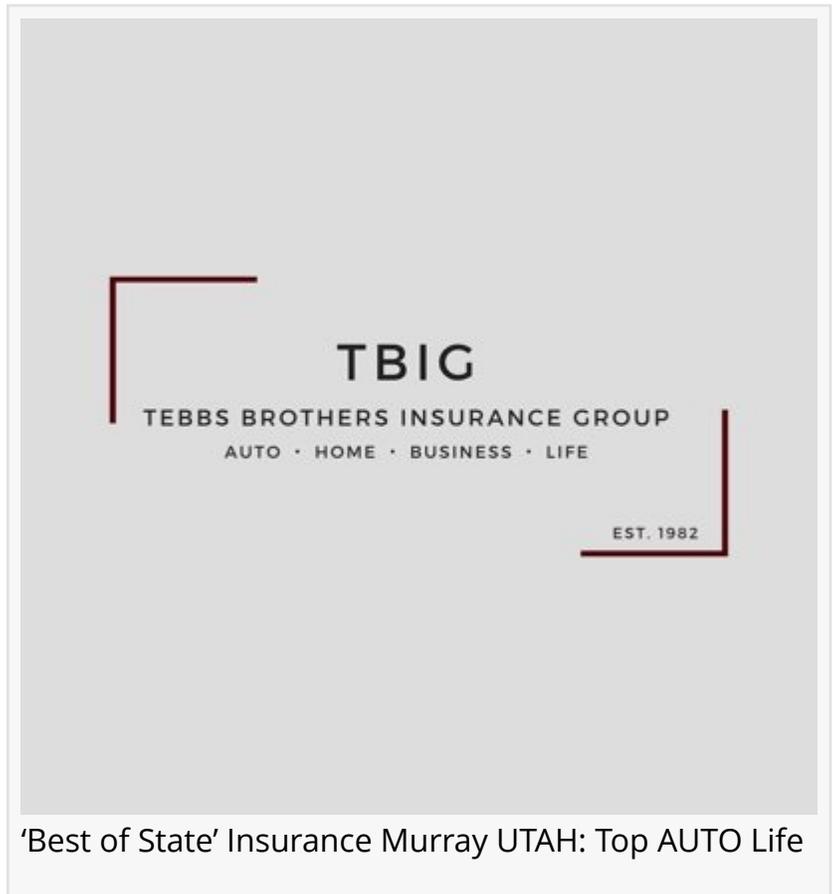


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propel objects and people into the air, and wreak destruction across entire cities. The seismicity, or seismic activity, of an area is the frequency, type, and size of earthquakes experienced over a period of time. The word tremor is also used for non-earthquake seismic rumbling. At the Earth's surface, earthquakes manifest themselves by shaking and displacing or disrupting the ground. When the epicenter of a large earthquake is located offshore, the seabed may be displaced sufficiently to cause a tsunami.

Earthquakes can also trigger landslides and occasionally, volcanic activity. In its most general sense, the word earthquake is used to describe any seismic event—whether natural or caused by humans—that generates seismic waves. Earthquakes are caused

mostly by rupture of geological faults but also by other events such as volcanic activity, landslides, mine blasts, and nuclear tests. An earthquake's point of initial rupture is called its hypocenter or focus. The epicenter is the point at ground level directly above the hypocenter.



'Best of State' Insurance Murray UTAH: Top AUTO Life

How much is Utah earthquake insurance? The cost of Earthquake insurance in Utah will depend on several factors, specifically related to the home, location, coverage amount, and owners of the property. You should expect to pay anywhere from \$400 to \$1500 per year, depending on these factors. In 2020, the average cost of an earthquake policy was less than \$500.00.

<https://www.facebook.com/TebbsBros/>

There are 4 important factors to consider when buying Earthquake Insurance in Utah! The pivotal items are: (1) Risk of an earthquake – If (and when) we have an earthquake in Utah, what are the risks to you, your family, and your property? If your home is damaged, do you have the means to rebuild/replace your home, contents and have a place to live while your home is being repaired? (2) Value of home – The value of your home, and the equity you have in your home, play a role in determining how much earthquake coverage you need. The more equity you have, the more important it is to protect that equity from all risks, including an earthquake. (3) Deductible – The deductible is the amount you pay first before your insurance kicks in to pay for any damage. Most earthquake policies will have a percentage deductible vs a flat fee deductible. The percentage of the deductible is based on the value of your home or the amount of coverage you purchase. (4) Contents coverage – Contents are your personal belongings. Contents coverage covers things like clothes, shoes, kitchenware, TV's, and computers. Anything you would

pack up and take with you if you sold your home would be considered content. It's important when considering an earthquake policy to determine how much contents coverage you need.

How expensive is earthquake insurance in Utah? Utah ranks as one of the lowest in the country for the cost of home insurance as well as earthquake insurance. Industry reports show that Utah is the 5th lowest rates in the country (\*subject to change). In relation to the states and locations, Utah is one of the cheapest places in the nation to buy earthquake insurance. Check with TEBBS BROTHERS and United ( Golden Bear Insurance ).

Should I buy the cheapest plan available? No. The old adage of "you get what you pay for" often comes to light when purchasing any kind of insurance, especially insurance to protect your home. We all are budget conscious and are concerned about overpaying for something, especially something that you may not ever need (I hope your home isn't damaged in an earthquake). The whole purpose of insurance is to pass on risk to someone else (in this case, the insurance company). If you ever do need to use your insurance, I hope you have the coverage in place that you need to make your life whole again. Regardless, price is important, but not at the sacrifice of buying the proper coverage you need. Work with your TEBBS BROTHERS independent insurance advisor to determine your needs, and then they will work hard to find you the best price available on the market to meet those needs.

a.

Basic Earthquake Package: Protection just for the dwelling for half the cost. If you don't think you need out building, personal property and loss of use coverage, you will love our basic package with 2 deductible options: (1) 5% Deductible excludes masonry/masonry veneer and (2) 10% includes brick veneer.

b.

Standard Earthquake Package: This package includes personal property and loss of use. It is customizable to meet your specific needs. Package includes: (1) Dwelling, (2) Personal property (30% of dwelling amount) Can increase up to 50% of dwelling amount. (3) Loss of Use (10% of dwelling amount) Can increase up to 20% of dwelling amount. (4) Choose deductible: 5% Deductible excludes masonry/masonry veneer, 10% includes brick veneer

c.

Optional Earthquake Coverages ...

(1) Personal Property: Increase up to 50% of dwelling limit. (2) Loss of Use: Increase up to 20% of dwelling limit. (3) Other Structures: Add coverage for detached structures up to \$100,000 in value. (4) Building Code Upgrades: Add coverage up to \$50,000. (5) Earthquake Loss Assessment: Unique coverage for condo owners. Provides coverage when the condo association assesses condo owner an amount to help rebuild structures not covered on the master policy. Can add up to \$250,000 limit.

ABOUT UNITED: United Insurance Group (UIG) consists of two companies: United Underwriters

and United Insurance Company. United Underwriters functions as an underwriting manager for the CSE Insurance Group, Topa Insurance Company, and United Insurance Company. United Insurance Group was founded with the purpose of reducing the cost and frustrations of dealing with traditional insurance companies. UIG developed a cutting-edge automated processing program that empowers our agents to meet the needs of their customers and service their customers faster and more accurately than ever before. This process and a "Can Do" attitude have propelled UIG and its 150+ Utah-based agencies to become a major provider of personal and commercial insurance in Utah. Our customers have become accustomed to great insurance rates and claim services, and now are enjoying all the things that they can do online. We are one of Utah's fastest growing insurance carriers, and we offer quality service to all of our customers. UIG is affiliated with over 150+ Utah-based agencies. From Logan to Lehi, St. George to Salt Lake City, from Roosevelt to Roy, we have a partner agency ready to help you with your Homeowners, Renters, Dwelling, Commercial, Personal Umbrella, Earthquake, and Auto Insurance.

ABOUT TEBBS BROTHERS: As a locally owned and operated insurance agency in Salt Lake City, Utah, Tebbs Brothers Insurance Group, Inc. is committed to providing quality insurance products for individuals and businesses. We combine our strong insurance background and product knowledge to assist both current and future clients manage and plan for all types of potential risk. Our team of knowledgeable insurance professionals is experienced in creating personal and commercial insurance policies designed to fit your needs. With Tebbs Brothers Insurance Group, Inc., our friendly staff will work with you on a one-on-one basis to develop not only the perfect policy, but a lasting relationship. When you work with Tebbs Brothers Insurance Group, Inc., you'll experience the exceptional service and attention to detail that you can only find with an independent insurance agency. For More Information: <https://steptap.com/How-To-File-An-Auto-Insurance-Claim-With-United-Insurance-Group>

Brady Tebbs, AGENT

Tebbs Brothers Insurance Group, Inc.

+ +1 801-278-8881

brady@tbiginc.com

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