

Policy Coverage Quick Reference Guide

Policy Type	Coverage	Limits of Insurance	Policy Deductibles	
CEA Homeowners and Mobilehome owners policies	A. Dwelling / B. Extensions to Dwelling	Must match companion policy dwelling limit	5% - 25% of Coverage A: Dwelling	
	C. Personal Property (Optional on Homeowners Choice policies)	\$5,000 - \$200,000	Homeowners Choice Policy 5% - 25% of Coverage C: Personal Property ⁱ	Homeowners Policy Dwelling damage must exceed dwelling deductible
	D. Loss of Use (Optional on Homeowners Choice policies)	\$1,500 - \$100,000	No deductible	
CEA Condo unit owners policy (Choose any combination of A, and/or C&D and/or E)	A. Building Property	\$25,000 - \$100,000	5% - 25% of Coverage A: Dwelling	
	C. Personal Property	\$5,000 - \$200,000	5% - 25% of Coverage C: Personal Property	
	D. Loss of Use	\$1,500 - \$100,000	No deductible	
	E. Loss Assessment ⁱⁱ	\$25,000 - \$100,000	5% - 25% of Coverage E: Loss Assessment	
CEA Renters policy	C. Personal Property	\$5,000 - \$200,000	5% - 25% of Coverage C: Personal Property	
	D. Loss of Use	\$1,500 - \$100,000	No deductible	

**Other terms, limits and conditions may apply. Please review the policy for a complete listing of coverages and exclusions. If there is a conflict between this document and the policy, the policy will prevail.*

Dwelling and Extensions to Dwelling Policy Sublimits

- Chimneys (all chimneys combined) - \$10,000
- Land - \$10,000
- Emergency Repairs - 5% of coverage A/B (homeowner)ⁱⁱⁱ
- Energy Efficiency & Environmental Upgrades - \$25,000 (homeowner) / \$10,000 (condo)

Additional Insurance

- Building Code Upgrade - \$10,000, \$20,000, or \$30,000
- Debris removal - 5% of Coverage A as additional insurance

Expanded Coverages

- Optional coverage for personal property breakables
- Optional coverage for exterior masonry veneer^{iv}

Sublimits for Coverage C - Personal Property (All Policies)

- Money, bank notes, coin, medals, etc. - \$250
- Securities, checks, cashier's checks, & other negotiable instruments - \$250
- Computers and other electronic data processing equipment, software, storage and media - \$3,000
- Business property, except computers, electronic data processing equipment, software, storage, and media - \$1,000
- Jewelry, watches, furs, precious or semi-precious stones - \$3,000, but no more than \$1,000 for a single item
- Collectibles and memorabilia - \$3,000
- Beverages contained in glass, pottery or ceramic container - \$3,000

ⁱ Personal property deductible waived if dwelling damage exceeds dwelling deductible.

ⁱⁱ Available coverage options based on fair market value of condo.

ⁱⁱⁱ Homeowners and Homeowners Choice: First \$1,500 of emergency repairs cost for Coverage A and C combined is not subject to the deductible.

^{iv} Not available for Mobilehome, Condo unit, and Renters policies.

Announcing a Seismic Shift in Earthquake Insurance!

- More coverage choices
- More deductible options
- More affordable rates

Earthquake insurance in California is now more flexible and more affordable, with new changes that went into effect on January 1, 2016, for policies provided by the California Earthquake Authority (CEA). CEA is a not-for-profit earthquake insurance provider of more than 76 percent of California's residential earthquake-insurance policies.

Most CEA policyholders will receive lower rates in 2016 - compliments of CEA's **10 percent statewide-average-rate reduction**. Other enhancements include:

- **New deductible options** - ranging from 5 to 25 percent
- **Doubled Personal Property coverage** - up to \$200,000
- **Quadrupled Loss of Use coverage (additional living expenses)** - up to \$100,000
- **Increased mitigation discount for eligible homeowners** - up to 20 percent of premium

California Earthquake Authority Insurance Options

	State-Law Mandate "Mini-Policy"	CEA 2015	CEA 2016
<i>Personal Property Coverage</i>	\$5k	Up to \$100k	Up to \$200k
<i>Deductible</i>	15%	10%, 15%	5%, 10%, 15%, 20%, 25%
<i>Loss of Use Coverage (additional living expenses)</i>	\$1,500	Up to \$25,000	Up to \$100,000
<i>Mitigation Discount</i>	0%	5%	5%, 10%, 20%

Other new CEA options available in 2016:

- Coverage for breakable items (dishes and ceramics)
- Coverage for masonry veneer

