

Coverage Choices For Homeowners

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

With a CEA homeowners earthquake insurance policy, insureds can choose the coverages and deductibles they need. We offer two policies for homeowners:

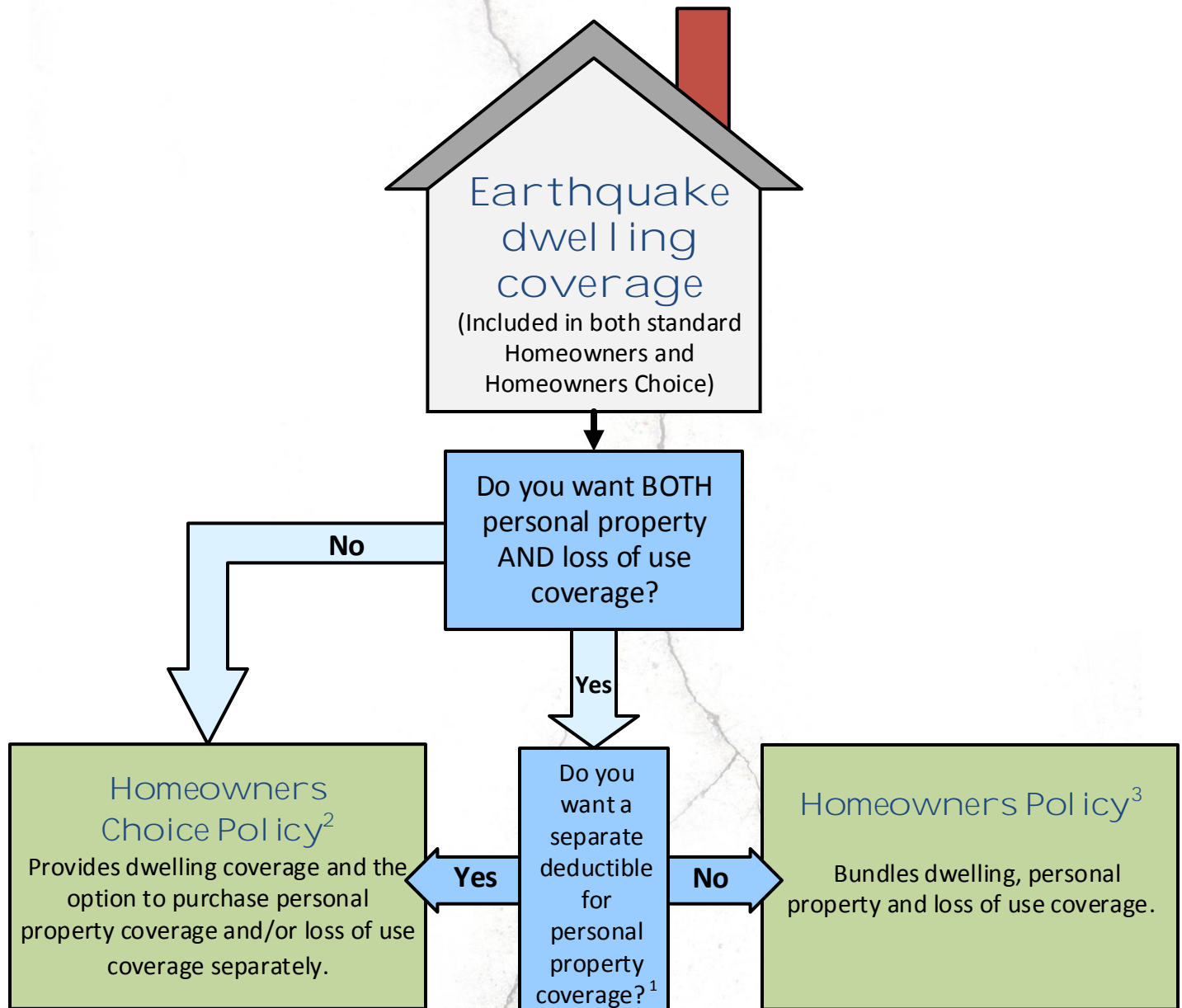
- **Homeowners Choice** offers coverage for dwelling, building code upgrade and emergency repairs. Choose to add personal property coverage or loss of use—or add both. **Homeowners Choice** is flexible allowing insureds to choose the coverages and options that best meet their needs and budget and budget.
- **Homeowners** bundles the following coverages: dwelling, personal property, building code upgrade, loss of use, and emergency repairs.

Compare CEA homeowners policies

Coverage	<i>Homeowners Choice</i>	<i>Homeowners</i>
Dwelling <ul style="list-style-type: none">• Building Code Upgrade• Emergency Repairs	Included	Included
Personal Property	Optional	Included
Loss of Use	Optional	Included
Optional coverages: <ul style="list-style-type: none">• Breakables - for items such as dishes and ceramics• Exterior Masonry Veneer		



Which CEA Earthquake Homeowners Policy is Right for me?



¹Homeowners Choice policies have a separate personal property deductible that is waived if the covered dwelling damage meets or exceeds the dwelling deductible.

²Personal Property coverage has its own deductible, based on the coverage limit and deductible percentage you choose. This makes a Personal Property payment more likely after a moderate earthquake. And if you meet your Dwelling deductible, CEA waives the Personal Property deductible.

³No deductible for personal property if the covered dwelling damage meets or exceeds the dwelling deductible. No personal property coverage if covered dwelling does not meet or exceed the dwelling deductible.

