



Earthquake Insurance for **Homeowners**

Reassurance for your refuge.

Get earthquake insurance
that's flexible and affordable.



CEA CALIFORNIA
EARTHQUAKE
AUTHORITY™

EarthquakeAuthority.com

Homeowners insurance doesn't cover earthquake damage.

But we do.



It's not a matter of if, but when, the next damaging earthquake will strike.

Scientists say there's more than a 99% chance of one or more magnitude 6.7 or greater earthquakes striking our state.

After an earthquake, the government won't bail you out.

Government assistance is not always available after an earthquake. If assistance is offered, first you must qualify. While grants are capped at less than \$34,000, the average grant per household historically has run significantly less than that amount. And government loans, which must be repaid, are capped at \$200,000 for homeowners.

You need a separate earthquake policy.

If you don't have a separate earthquake insurance policy, you must pay to repair or rebuild your home, to replace your belongings, and to live elsewhere until repairs are completed.

In other words, you will pay all recovery costs...**YOURSELF.**



Live more. Worry less.

You've worked hard to buy your home and fill it with the things you love.

To recover from a damaging earthquake, you'll want to repair or replace what matters most. Take control of your recovery with these flexible CEA policy features.



More coverage choices.

CEA offers expanded coverage choices for your home and valued possessions, and provides financial protection if you need to live elsewhere after an earthquake.



More deductible options.

CEA policies are available with options ranging from 5% to 25%, enabling you to tailor your coverage to your own needs by either buying more coverage or paying a lower premium.



More affordable.

A CEA policy may be more affordable than you think. It's also more flexible—with more coverage options than ever before, there's a policy that meets both your needs and budget.



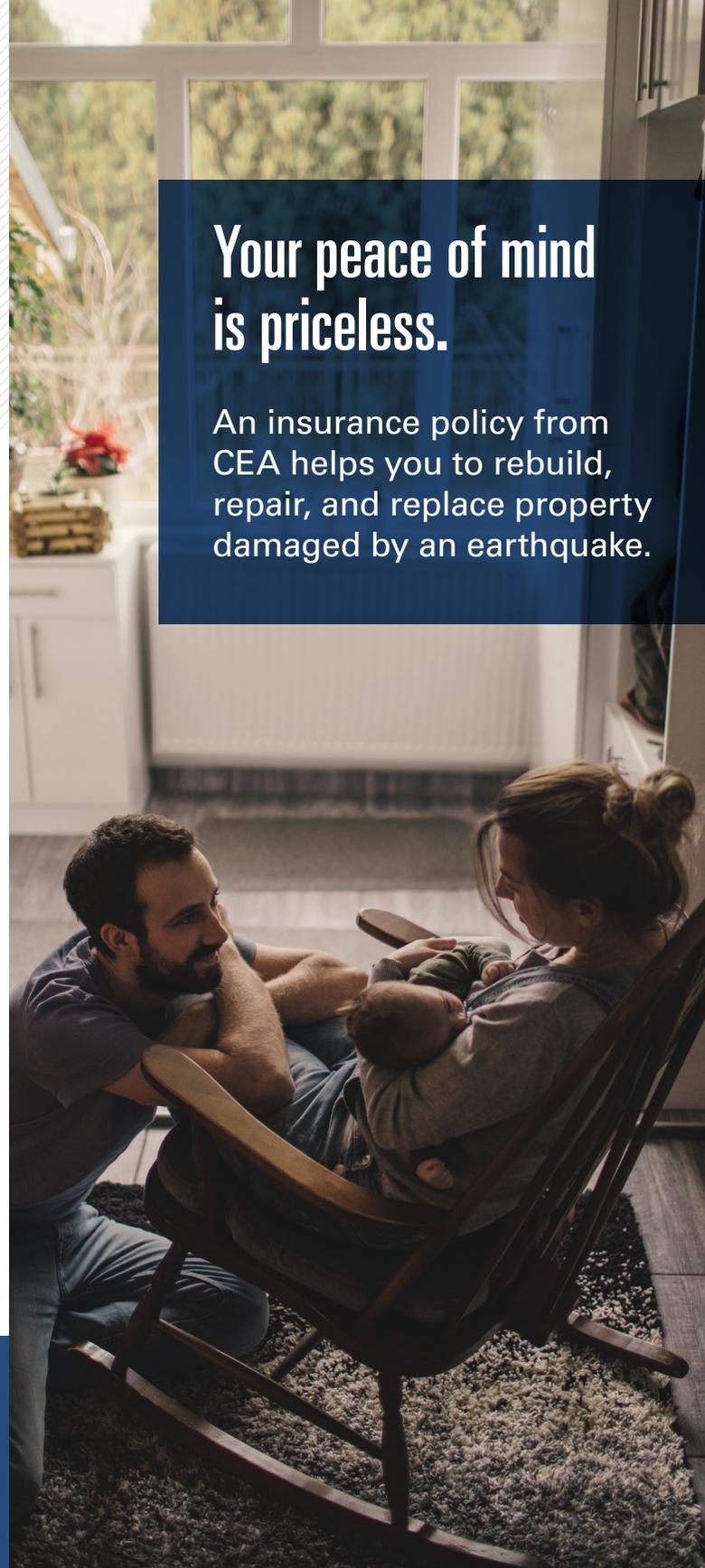
More premium savings.

CEA now offers a higher discount—enabling you to reduce your CEA earthquake insurance premium—if you increase your older house's safety by strengthening it with a seismic retrofit.

Wherever you live in California, if you insure your home with a CEA participating insurer, CEA earthquake insurance is available for you. See a list of participating insurers at [EarthquakeAuthority.com](https://www.EarthquakeAuthority.com).

Your peace of mind is priceless.

An insurance policy from CEA helps you to rebuild, repair, and replace property damaged by an earthquake.

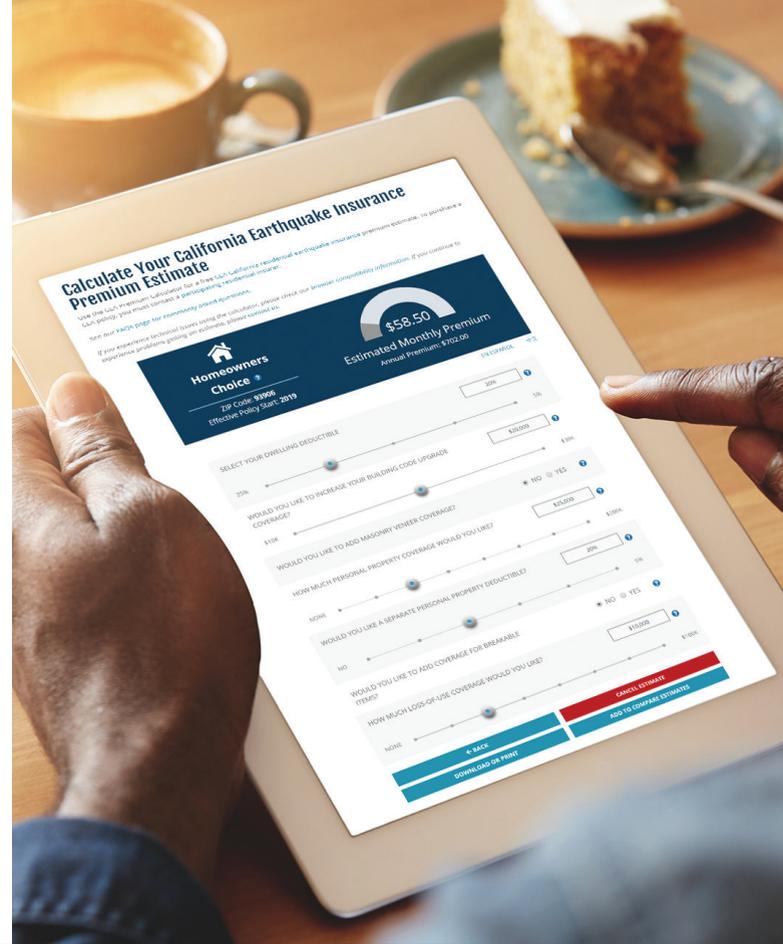


We have you covered.

CEA allows you to choose standard *Homeowners* or *Homeowners Choice* to create the policy that works best for you.

CEA's standard *Homeowners* policy bundles three coverages: **Dwelling, Personal Property, and Loss of Use**. Coverage for both Dwelling and Personal Property losses are subject to the Dwelling deductible, and Loss of Use coverage has no deductible.

CEA's *Homeowners Choice* allows you to choose individual coverages. *Homeowners Choice* always includes **Dwelling** coverage, and **Personal Property** and **Loss of Use** coverages are optional. Deductibles apply separately for Dwelling and Personal Property, but the Personal Property deductible is waived once the Dwelling deductible has been met. Loss of Use never has a deductible.



Our homeowners policies allow you to choose the coverage you need.

Dwelling (included):

Pays to help repair or rebuild your house when covered earthquake damage exceeds your policy's Dwelling deductible.

Personal Property:

Coverage to repair or replace your covered personal belongings, such as TVs and furniture, if they are damaged in an earthquake.

- CEA's standard *Homeowners* policy includes Personal Property coverage and pays up to your selected limit when your Dwelling deductible is met.
- With CEA's *Homeowners Choice*, you can either decline or select Personal Property coverage, with a separate deductible. CEA waives the Personal Property deductible if covered damage to your house exceeds the Dwelling deductible.

Loss of Use:

If earthquake damage or an order by a civil authority keeps you out of your home after an earthquake, Loss of Use coverage can help pay your additional living expenses—for example, the cost of staying in a hotel or renting a different place to live in while your own home is being repaired. This coverage never has a deductible.

- Standard *Homeowners* includes Loss of Use coverage.
- With *Homeowners Choice*, you can either select or decline Loss of Use coverage.

Additional policy features to meet your needs.

Here are more policy benefits:

- All homeowners policies include Building Code Upgrade coverage, with a specified limit, to help bring your house up to current building codes as part of making covered repairs.
- CEA homeowners policies include Energy Efficiency and Environmental Safety Replacement Upgrades coverage, as a sublimit of the Dwelling coverage, to enable you to upgrade certain damaged items with cleaner, more energy-efficient replacements.
- You may choose to cover dishes and ceramics with optional Breakables coverage.
- You may choose optional coverage for your house's exterior masonry veneer.

Emergency Repairs coverage:

Emergency Repairs coverage helps you secure your dwelling or personal property and avoid further damage. Some of the Emergency Repairs coverage is provided without any deductible, while the Dwelling deductible applies to the remainder of the Emergency Repairs coverage.

Hazard Reduction Discount:

CEA offers earthquake insurance premium discounts to homeowners of qualifying older houses that have been retrofitted to better withstand earthquakes.

- You could qualify for a discount of up to 25% once a structural engineer or licensed contractor verifies your older house's seismic retrofit.

For a full description of all CEA coverages, exclusions, deductibles, limits, sublimits, and conditions, download and read a sample policy from the CEA website at EarthquakeAuthority.com.

Earthquake Brace + Bolt (EBB) Program

Want to retrofit your house to help reduce earthquake damage? In select areas, single-family homeowners may qualify for up to \$3,000 toward the cost of a seismic retrofit. Visit EarthquakeBraceBolt.com for program availability and detailed program rules.

The EBB program is available in specific ZIP Codes to any homeowner with an older house that qualifies, and who applies and is selected to participate by random draw. It is not a CEA-insurance benefit or part of your CEA insurance policy.

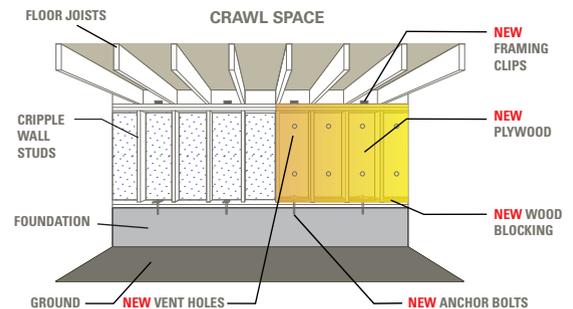


Illustration of Brace + Bolt retrofit



This house, which did not have proper bracing and bolting, was declared unfit for occupancy after it shifted off its foundation in the moderate magnitude 6.0 American Canyon (Napa) earthquake in 2014.

Choose a CEA policy to meet

To be eligible to purchase a CEA earthquake policy, you'll need to have a residential property insurance policy (in this case, a homeowners policy) that's issued

your needs and budget.

by a CEA participating insurer. View a full list of CEA participating insurers at [EarthquakeAuthority.com](https://www.earthquakeauthority.com).

WHAT'S COVERED	INCLUDED OR OPTIONAL?	COVERAGE LIMIT	DEDUCTIBLE
Dwelling (Home)			
Homeowners	Included	Same as your homeowners insurance policy	5%, 10%, 15%, 20%, or 25%
Homeowners Choice	Included	Same as your homeowners insurance policy	5%, 10%, 15%, 20%, or 25%
Personal Property (Belongings like TVs and furniture)			
Homeowners	Included	You choose your limit: \$5,000; \$25,000; \$50,000; \$75,000; \$100,000; \$150,000; or \$200,000	Personal Property loss is payable only after your policy deductible is met by damage to the dwelling
Homeowners Choice	Optional	You choose your limit: \$5,000; \$25,000; \$50,000; \$75,000; \$100,000; \$150,000; or \$200,000	5%, 10%, 15%, 20%, or 25% of the Personal Property limit; waived if your Dwelling deductible is met
Loss of Use (Includes help with additional living expenses if you have to live elsewhere post-earthquake)			
Homeowners	Included	You choose your limit: \$1,500; \$10,000; \$15,000; \$25,000; \$50,000; \$75,000; or \$100,000	No deductible
Homeowners Choice	Optional	You choose your limit: \$1,500; \$10,000; \$15,000; \$25,000; \$50,000; \$75,000; or \$100,000	No deductible
Emergency Repairs to Dwelling or Personal Property			
Homeowners	Included	Pays as a sublimit up to 5% of Dwelling or Personal Property limits	First \$1,500 has no deductible; policy deductible applies to remainder of coverage
Homeowners Choice	Included	Pays as a sublimit up to 5% of Dwelling or Personal Property limits	First \$1,500 has no deductible; Dwelling or Personal Property deductible applies to remainder of coverage

You don't have to pay the deductible to receive a claim payment

Payments for losses to Dwelling and Personal Property, and payments over \$1,500 for Emergency Repairs, are subject to deductibles. CEA simply takes the total covered damage amount, subtracts your coverage deductible, and pays the full amount of your covered loss up to the applicable coverage limit. If your covered damage exceeds your deductible, you receive a claim payment. You don't have to pay up front or out of pocket, nor are you required to commence or complete the necessary repair work, before receiving your claim payment.

With Homeowners Choice, Personal 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.

Ready to get covered? Here's how to buy:

Your CEA participating residential insurance company will help you get a CEA quote and will also handle your CEA policy application; handle billing; process your renewals, invoices and payments; and handle claims and claim payments. View a list of participating insurers, and get a CEA premium estimate for your home, at [EarthquakeAuthority.com](https://www.earthquakeauthority.com).

Rest Insured

You can't predict an earthquake, but you can be prepared for one.

As a publicly managed, privately funded, not-for-profit organization, CEA encourages California homeowners, mobilehome owners, condo-unit owners, and renters to reduce their risk of earthquake damage and loss through education, mitigation, and insurance.

A CEA policy can help repair or rebuild your damaged home, replace your valuable personal belongings, and cover additional living expenses after a damaging earthquake.

As the largest provider of residential earthquake insurance in the United States, CEA is financially sound and has more than 1 million policies in force.

CEA could cover all its claims if the 1906 San Francisco, 1989 Loma Prieta, or 1994 Northridge earthquake reoccurred today.



Learn more at [EarthquakeAuthority.com](https://www.EarthquakeAuthority.com)
or call (888) 423-2322.