



California Earthquake Authority
801 K Street, Suite 1000
Sacramento, California 95814
TOLL FREE (877) 797-4300
www.EarthquakeAuthority.com

For more information about CEA earthquake insurance and earthquake preparedness, contact your renters insurance agent or insurance company, or the CEA.

The CEA offers residential earthquake insurance for:

- Homeowners, including mobilehome owners
- Owners of condominiums, townhouses, and other units in common interest developments
- Renters

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Your Guide to CEA Earthquake Insurance for Renters



Every day is earthquake
season in California.®
Are you prepared?





Do you know that if your personal property is damaged in an earthquake, your renters insurance will not cover your losses? Have you ever thought about how much it would cost to replace your possessions if a major quake occurred?

Whether you rent an apartment, house, mobilehome or condominium, earthquake insurance from the California Earthquake Authority may offer an affordable option.

- You can insure your personal property up to \$100,000, with a low deductible of \$750.
- If you are unable to live in your rental because it has been damaged in an earthquake, a CEA policy can help cover your additional living expenses.
- Your CEA policy also covers reasonable expenses for removing debris and certain emergency repairs.

But, most important, having a CEA policy in place when an earthquake occurs can help you to replace what you've lost.

Knowing the facts can help you decide if CEA earthquake insurance is right for you.

MORE CALIFORNIANS TRUST THE CALIFORNIA EARTHQUAKE AUTHORITY FOR THEIR EARTHQUAKE COVERAGE.

Policyholders are not required to make out-of-pocket expenditures before becoming eligible to receive payment on CEA claims.

PERSONAL PROPERTY AND ADDITIONAL LIVING EXPENSE COVERAGE ARE AVAILABLE TO RENTERS.

Coverage C: Personal Property

You may choose to purchase a base limit of \$5,000 in coverage to replace personal property such as furniture and household items, or you may increase your personal property coverage up to as much as \$100,000. The deductible is a modest \$750, no matter what limit of Personal Property coverage you select. Most types of personal property found in the average home are covered, including such common items as furniture, TVs, audio and video equipment, household appliances (if they belong to you and not your landlord), bedding and clothing.

A partial list of items not covered under the policy includes animals, vehicles (such as cars, trucks, motorcycles, golf carts, and watercraft), artwork, glassware, crystal, china and porcelain, spas, and hot tubs.

Coverage D: Loss of Use

The Loss of Use coverage will pay for additional living expenses, if you are unable to live in your home due to earthquake damage, up to the policy limit. There is no deductible on Loss of Use coverage



CEA policies are available exclusively through CEA participating insurance companies, when an existing renters insurance policy is in place. Participating insurance companies handle all CEA servicing of the CEA policy including applications, renewals, billing, and claim processing.

FREQUENTLY ASKED QUESTIONS

Do I need earthquake coverage?

Only you can decide if earthquake insurance is right for you. Ask yourself how much it would cost to replace your personal property and how you would cope with the financial setback an earthquake could cause.

How much does CEA earthquake insurance cost?

CEA premiums are based on a number of factors, including where you live and the optional coverage limits you select. Only your insurance agent or company can give you an exact quote, but to get a good estimate of the cost, visit www.EarthquakeAuthority.com. Click the estimated premium calculator and put in the information requested.

What if my insurance company doesn't offer CEA earthquake coverage? Can I buy a policy directly from the CEA?

No. Only CEA member companies can sell CEA policies. Many California insurance companies are CEA member companies. You can obtain the names of these companies by visiting the CEA Web site, www.EarthquakeAuthority.com, or by calling the CEA toll-free (877) 797-4300.

How do I file a claim?

For your safety, and to determine the amount of your loss after an earthquake, it is important that your rental property be examined as quickly as possible. In the event of a potential claim, contact your insurance company or your agent to begin the claim process.

Do I need a renters insurance policy to get CEA earthquake insurance?

Yes. You must have a renters insurance policy with a CEA participating insurance company in order to purchase a CEA policy.

Anytime there is a change in your renters insurance, check with your current insurance company to make sure your earthquake policy remains unchanged and in force.

You must read your entire policy carefully to become familiar with what is and what is not covered.

EARTHQUAKE FACT

20 Number of earthquakes that are recorded by the United States Geological Survey on a typical day in California



Damage caused by the 6.5 San Simeon earthquake in 2003

ABOUT THE CALIFORNIA EARTHQUAKE AUTHORITY

The CEA is one of the world's largest providers of residential earthquake insurance and serves as a leading source of earthquake-preparedness information. The privately financed, publicly managed entity is financially sound and has approximately \$7 billion in claim-paying resources.

The California Legislature established the CEA in 1996 in wake of the billions of dollars in insured losses caused by the Northridge Earthquake of 1994. The 6.7 magnitude quake was the costliest in U.S. history.

The CEA is committed to reducing injury, loss of life, and property damage from earthquakes. Learning about earthquake risk and preparedness is the first step Californians can take to protect themselves, their families, and their property.

The CEA receives no money through the state budget. The state budget has no impact on the CEA's ability to pay claims to its policyholders.

CEA policies are sold through insurance companies that are CEA member companies. The CEA works with member companies to ensure that claims are processed promptly, fairly, and consistently. Using the best available science, the CEA strives to offer policies that are competitively priced and available to a wide range of Californians.

DO YOU KNOW?

During an earthquake people are often injured by falling or flying objects (TVs, lamps, book-cases, etc.). Proper placement and anchoring of objects in your home may reduce your risk for injury and damage.

Earthquakes in California are inevitable. There are steps you can take before, during, and after an earthquake that may reduce injuries, property damage, and loss to you and your family:

- First and most important, plan for the personal safety of you and your family.
- Look for potential hazards in your home and take measures to make them safer and earthquake-resistant.
- Think about the economic impact to you and your family if your home was damaged in an earthquake.



Every day is earthquake season in California.®
Are you prepared?

7 STEPS to EARTHQUAKE SAFETY

The following seven steps may help you and your family be better prepared when an earthquake strikes. They are arranged in the order of measures to take before, during, and after an earthquake.

BEFORE

- 1  Identify potential hazards in your home and begin to fix them
- 2  Create your disaster plan
- 3  Create your disaster supply kits
- 4  Identify your home's potential weaknesses and begin to fix them



DURING

- 5  During earthquakes and aftershocks: Drop, cover and hold on

AFTER

- 6  After the shaking stops, check for damage and injuries needing immediate attention
- 7  When safe, follow your disaster plan

LEARN MORE About Earthquake Safety

The following resources may provide you with valuable information ranging from earthquake hazard maps to retrofitting and what you can do to protect your family, home, and belongings.

RESOURCES

American Red Cross	www.redcross.org/services/disaster Click on "Disaster Safety" and "Earthquakes" (800) 540-2000
Association of Bay Area Governments	www.abag.ca.gov/bayarea/eqmaps (510) 464-7900
California Contractor State License Board	www.cslb.ca.gov/consumers (800) 321-2752
California Geological Survey	www.consrv.ca.gov/cgs Click on "Earthquakes"
California Seismic Safety Commission	www.seismic.ca.gov/sscpub.htm (916) 263-5506
Federal Emergency Management Agency	www.fema.gov/kids www.fema.gov/hazards/earthquakes
Governor's Office of Emergency Services	www.oes.ca.gov/Operational/OESHome.nsf Click on "Earthquake Program" (916) 845-8200
Southern California Earthquake Center	www.earthquakecountry.info (213) 740-5843
U.S. Geological Survey	www.usgs.gov (888) 275-8747