Earthquake Insurance
for **Condo Unit Owners**

EARTHQUAKE RISK IS REAL

To your stuff. To your wallet.
To your peace of mind.

CEA CALIFORNIA EARTHQUAKE AUTHORITY™

THE STRENGTH TO REBUILD®

EarthquakeAuthority.com

If you're thinking,

"AN EARTHQUAKE WILL NEVER AFFECT ME,"

THINK AGAIN.

YOUR RISK IS REAL. SO IS THE BENEFIT OF EARTHQUAKE INSURANCE.

It's not a matter of if, but when, the next earthquake will strike.
Most Californians live within 30 miles of an active fault. Moderate earthquakes can still cause extensive damage, even if your home is farther from a fault.

The government won't bail you out.
Government assistance is not always available. First, you must qualify, and grants are often limited to urgent health and safety needs.

Don't have an earthquake policy? Then you don't have earthquake coverage.
If you don't have a separate earthquake insurance policy, you must pay to repair your unit, replace your belongings, cover loss assessments, and live elsewhere while repairs are made. In other words, you pay 100 percent of your recovery costs ... **YOURSELF.**

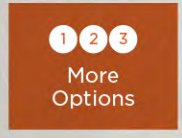
Introducing a seismic shift in CEA earthquake insurance.

You've worked hard to make your condo unit your own and fill it with the things you love.

To recover after an earthquake, you'll want to repair or replace what matters most.

Take control of your recovery with these new CEA policy features.

More coverage choices.
CEA now offers a wider range of policy coverages, along with expanded coverage limits for Personal Property, Loss Assessment, and Loss of Use. New coverage choices also include optional breakables coverage for dishes and ceramics, and Energy Efficiency and Environmental Safety Replacement Upgrades.



More deductible options.
CEA policies are available with deductible options from 5 to 25 percent. With more coverage options than ever before, you can easily select a policy that meets your needs and budget.

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

We have you covered.

Your HOA may have insurance for common areas and the exterior and structure of the building. But the master earthquake policy doesn't cover the inside of your unit or your personal belongings, or compensate you for loss of use.

Your association may also require condo unit owners to share repair costs or pay part of the association's policy deductible through a loss assessment.

Get the financial protection you need by choosing one or more of these coverage options:

Option One:

- **Building Property:**
  Provides up to $100,000* for interior structural fixtures such as cabinets, built-in appliances, and some heating and plumbing equipment.

Option Two:

- **Personal Property:**
  Insures up to $200,000* of your personal property, such as TVs and furniture. And purchase optional coverage for your breakables, such as dishes and ceramics.
- **Loss of Use:**
  Covers up to $100,000 in additional living expenses if you can't live in your unit after an earthquake—because earthquake damage or a civil authority prevents entry. Loss of Use also covers you for lost rent if your unit functions as a rental and your tenant must move out. This coverage never has a deductible.

Option Three:

- **Loss Assessment:**
  Provides up to $100,000* for your share of certain assessments if your association imposes an assessment to repair damage caused by an earthquake.

*See **About CEA deductibles** on the following page.*

Choose the right CEA Condo unit policy for you.

CEA offers affordable options to get you covered—before the next one strikes.

Coverages	Limit Options	
Building Property Repairs or replaces interior structural components.*	$25,000 $50,000 $75,000 $100,000	Choose deductibles of 5%–25%
Personal Property Replaces personal property.* *And **Breakables** coverage is now an available option.*	$5,000 $25,000 $50,000 $75,000 $100,000 $150,000 $200,000	Choose deductibles of 5%–25%
Loss of Use Provides additional living expenses, up to your chosen limit, if you are unable to live in your unit following an earthquake.	$1,500 $10,000 $15,000 $25,000 $50,000 $75,000 $100,000	No deductible
Loss Assessment Covers your share of certain assessments if your association imposes an assessment for earthquake-damage repairs.*	$25,000 $50,000 $75,000 $100,000	Choose deductibles of 5%–25%

Two CEA coverages include **Emergency Repairs**:*

- Emergency Repairs coverage is included within your Building Property coverage as a $1,500 limit.
- Emergency Repairs coverage is included within your Personal Property coverage as the lesser of $1,000 or 5% of the coverage limit.

****About CEA Deductibles**: Payments for losses to Building Property, Personal Property, Loss Assessment and Emergency Repairs coverages are subject to deductibles. CEA pays the covered claim in an amount up to the coverage limit, minus your coverage deductible—you do not have to pay the deductible to receive a claim payment.*

A CEA policy puts you in control of your recovery.

Our policies are built to meet the unique needs and budgets of condo unit owners.

Check out a sample claim payment:

Coverage Type	Limit/Deductible	
Building Property	$100,000/5%	If you choose these policy coverages and limits
Personal Property	$50,000/5%	
Loss of Use	$10,000/no deductible	
Loss Assessment	$75,000/10%	
Total Covered Damage		
Damage to Building Property	$75,000	And have this much damage
Damage to Personal Property	$52,500	
Expenses for Loss of Use	$8,000	
Damage Subject to Loss Assessment	$67,500	
Payment by CEA		
Building Property	$70,000 (after applying 5% ($5,000) deductible)	A CEA claim payment would look like this
Personal Property	$50,000 (after applying 5% ($2,500) deductible)	
Loss of Use	$8,000, no deductible	
Loss Assessment	$60,000 (after applying 10% ($7,500) deductible)	
Total CEA Claim Payment	**$188,000**	

Ready to get covered? Here's how to buy:
Your CEA participating insurance company will take your CEA policy applications, and handle billing, renewals and claims. View a list of participating insurance companies and get a CEA premium estimate at **EarthquakeAuthority.com**.

GET THE STRENGTH TO REBUILD®

Your earthquake risk is real. So is the benefit of earthquake insurance.

Today's CEA has more coverage choices and more deductible options, and getting covered is more affordable than ever before.

CEA is a publicly managed, privately funded, not-for-profit organization that 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 and replace your valuable personal belongings after a damaging quake.

Choose CEA earthquake insurance for the peace of mind that comes from knowing you have prepared to recover from the next earthquake.

Learn more at EarthquakeAuthority.com

or call (888) 423-2322.

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