Earthquake Insurance for **Mobilehome (Manufactured Home) Owners**

EARTHQUAKE RISK IS REAL

To your home. To your financial security. 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. And a government loan to rebuild may be less than you need, but like your mortgage, must still be repaid.

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 or rebuild your mobilehome or replace your belongings—and to eat and live elsewhere until repairs are completed. In other words, you will pay 100 percent of your recovery costs ... **YOURSELF.**

Introducing a seismic shift in CEA earthquake insurance.

You've worked hard to buy your mobilehome and fill it with the things you love. We are a not-for-profit organization, and we work hard to make earthquake insurance more affordable for you.

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

More coverage choices.
CEA now offers expanded coverage choices for your home and valued possessions, and even more financial protection if you need to live elsewhere after a quake.

More Options

More deductible options.
CEA policies are now available with deductible options from 5 to 25 percent.

More Affordable

More affordable.
CEA has lowered its average rates again, so your earthquake policy may be more affordable. It's also more flexible—with more coverage options than ever before, there's a policy that meets your needs and budget.

No matter where you live in California, if you insure your mobilehome with a CEA participating insurer, CEA earthquake insurance is available for you.

When you have **EARTHQUAKE INSURANCE from the CEA,** you also have **PEACE OF MIND,** knowing you can **AFFORD** to **REPAIR, REBUILD** or **REPLACE** your covered property **IF IT'S DAMAGED** by the **NEXT EARTHQUAKE.**

We have you covered.

With CEA, choose standard Homeowners or Homeowners Choice to create the policy that works for you.

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

CEA's **Homeowners Choice** gives you more choices and more control. Start with Dwelling coverage (required), and add Personal Property or Loss of Use—or add both. Deductibles apply separately for Dwelling and Personal Property (which can lower the Personal Property deductible), and Loss of Use has no deductible.

Dwelling:

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

Personal Property:

Insures up to $200,000 of your belongings such as TVs and furniture.

- CEA's standard Homeowners policy repairs or replaces covered personal property, paid up to your selected limit, when your Dwelling deductible is met.
- With CEA's Homeowners Choice, you can select or decline Personal Property coverage—and CEA waives the 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. Choose limits from $1,500 to $100,000—this coverage never has a deductible.

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

Additional policy features to meet your needs.

Emergency Repairs coverage:

Emergency Repairs coverage helps you secure your dwelling and personal property and avoid further damage.

- Coverage amounts are 5% of your dwelling limit and 5% of your personal property limit.
- The first $1,500 of Emergency Repairs coverage has no deductible.

Here are more policy benefits:

- All homeowners policies include $10,000 in Building Code Upgrade coverage, to help bring your mobilehome up to current building codes while making covered repairs. You can choose to increase the limit to $20,000 or $30,000.
- CEA now includes a $25,000 sublimit for Energy Efficiency and Environmental Safety Replacement Upgrades coverage.
- Coverage of up to $10,000 is included to replace, stabilize, or restore the land that supports your mobilehome.
- Cover dishes and ceramics with optional breakables coverage.

Hazard Reduction Discount:

If your mobilehome is properly seismically retrofitted, you may qualify for a premium discount. This means that you:

- Reinforced your mobilehome with an Earthquake Resistant Bracing System (ERBS), or
- Built your mobilehome on a foundation system approved in accordance with California Health and Safety Code.

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**.

Choose a CEA policy to meet your needs and fit your budget.

To start, you'll need a residential property insurance policy from a CEA participating insurer.

What's Covered	Included or Optional	Coverage Limit	Deductible
Mobilehome (Dwelling)			
Homeowners	Included	Same as your residential property insurance policy	5%, 10%, 15%, 20% or 25%
Homeowners Choice	Included	Same as your residential property insurance policy	5%, 10%, 15%, 20% or 25%
Personal Property (Belongings)			
Homeowners	Included	You choose your limit: $5,000 $100,000 $25,000 $150,000 $50,000 $200,000 $75,000	Personal Property loss is payable only after your dwelling deductible is met
Homeowners Choice	Optional	You choose your limit: $5,000 $100,000 $25,000 $150,000 $50,000 $200,000 $75,000	5%, 10%, 15%, 20% or 25% 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 $50,000 $10,000 $75,000 $15,000 $100,000 $25,000	No deductible
Homeowners Choice	Optional	You choose your limit: $1,500 $50,000 $10,000 $75,000 $15,000 $100,000 $25,000	No deductible
Emergency Repairs to Dwelling and Personal Property			
Homeowners	Included	Pays up to 5% of Dwelling and Personal Property limits	First $1,500 has no deductible
Homeowners Choice	Included	Pays up to 5% of Dwelling and Personal Property limits	First $1,500 has no deductible

** Payments under Dwelling coverage and Personal Property coverage, and for Emergency Repairs coverage over $1,500, are subject to deductibles. For each coverage, the CEA pays your 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.*

*** With Homeowners Choice, Personal Property coverage has its own deductible, based on the coverage limit and deductible percentage you choose. This feature may permit a Personal Property payment even if your house is not substantially damaged. And if damage to your mobilehome does exceed the Dwelling-coverage deductible, the CEA waives the deductible for Personal Property coverage.*

Earthquake bracing can make a big difference
Did you know? According to the Association of Bay Area Governments, in strong shaking 95 percent of unbraced mobilehomes can fall off their foundations. Seismically retrofitting your mobilehome is a great way to reduce loss and help you and your family stay safe in an earthquake. Visit **EarthquakeAuthority.com** and see how you can get a discount on your CEA policy if you've properly seismically retrofitted your mobilehome.

What does a CEA policy mean to you?

Now with expanded coverage choices and deductible options, both Homeowners and Homeowners Choice policies can benefit policyholders in the event of a major earthquake.

Benefit from the flexibility of Choice...

Homeowners Choice offers separate deductibles, a feature that makes payment for damaged personal property more likely after a moderate earthquake.

Coverage Type	Major earthquake scenario		Moderate earthquake scenario		
	Homeowners: Limit/Deductible	**Homeowners Choice: Limit/Deductible**	**Homeowners: Limit/Deductible**	**Homeowners Choice: Limit/Deductible**	
Dwelling	$150,000/5%	$150,000/5%	$150,000/5%	$150,000/5%	If you choose these policy coverages and limits
Personal Property	$75,000/Paid only when covered damage meets or exceeds Dwelling deductible	$75,000/10%	$75,000/Paid only when covered damage meets or exceeds Dwelling deductible	$75,000/10%	
Loss of Use	$50,000/no deductible	$50,000/no deductible	$50,000/no deductible	$50,000/no deductible	
	Total Covered Damage		**Total Covered Damage**		
Damage to Dwelling	$107,500	$107,500	$5,000	$5,000	And have this much damage
Damage to Personal Property	$50,000	$50,000	$57,500	$57,500	
Expenses eligible for Loss of Use coverage	$10,000	$10,000	$10,000	$10,000	
	Payment by CEA		**Payment by CEA**		
Dwelling	$100,000 (after applying 5% ($7,500) deductible)	$100,000 (after applying 5% ($7,500) deductible)	$0 (damage less than 5% ($7,500) deductible)	$0 (damage less than 5% ($7,500) deductible)	A CEA claim payment would look like this
Personal Property	$50,000 (paid because Dwelling deductible was met)	$50,000 (deductible **waived** after Dwelling deductible met)	$0 (subject to Dwelling deductible, but Dwelling deductible not met)	$50,000 (10% ($7,500) deductible)	
Loss of Use	$10,000 (no deductible)	$10,000 (no deductible)	$10,000 (no deductible)	$10,000 (no deductible)	
Total CEA Claim Payment	**$160,000**	**$160,000**	**$10,000**	**$60,000**	

The first $1,500 of **Emergency Repairs** coverage has no deductible—Emergency Repairs coverage over the first $1,500 is subject to respective deductibles for Dwelling or Personal Property.

Ready to get covered? Here's how to buy:
Your CEA participating insurance company will take your CEA policy application, 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.

CEA CALIFORNIA EARTHQUAKE AUTHORITY™ THE STRENGTH TO REBUILD®