



Earthquake Insurance for Renters



**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 replace your belongings—as well as to 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 fill your place with 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 a wider range of policy coverages, along with expanded coverage limits for Loss of Use and Personal Property (so you can cover more of your stuff).



More Options

More deductible options.

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



More Affordable

More affordable.

With the latest rate reduction, CEA Renters rates decreased by 38 percent on average, statewide. With more flexible coverage options than ever before, you can easily select a policy that meets your needs and budget.

No matter where you live in California, if you have a Renters policy with a CEA participating insurer, CEA earthquake insurance is available for you.

We have you covered.

With CEA, you can choose among many limits and deductibles to help protect your finances.

CEA offers policies that cover personal property and loss of use starting as low as **\$35** a year—that's just \$2.92 a month.

Personal Property:

Your CEA policy can pay for earthquake damage to your personal property, minus the deductible you selected, up to your policy limit.

- You can insure up to \$200,000 of your personal property such as TVs, furniture, and musical instruments.
- You can purchase optional coverage for your breakables, such as dishes and ceramics.

Loss of Use:

If earthquake damage or an order by a civil authority keeps you out of your rental after an earthquake, Loss of Use coverage can help pay your additional living expenses.

- Coverage can pay for the cost to live elsewhere.
- Choose coverage limits ranging from \$1,500 to \$100,000.
- Loss of Use coverage never has a deductible.

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

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

Even a moderate earthquake in California could cause serious damage.

If you rent a house, apartment, condo unit or mobilehome, a CEA Renters policy offers affordable options to get you covered. Get peace of mind before the next one strikes.

Coverages	Limit Options	
Personal Property Replaces personal property, up to the limit you choose, when covered damage exceeds the coverage deductible.	\$5,000	} Choose deductibles of 5%–25%
	\$25,000	
	\$50,000	
	\$75,000	
	\$100,000	
	\$150,000	
	\$200,000	
<i>And Breakables coverage for items such as dishes and ceramics is now an available option.</i>		
Loss of Use Provides additional living expenses, up to your chosen limit, if you are unable to live in your home following an earthquake.	\$1,500	} No Deductible
	\$10,000	
	\$15,000	
	\$25,000	
	\$50,000	
	\$75,000	
	\$100,000	

Emergency Repairs—such as removing broken glass from your furniture after an earthquake—is included as the lesser of \$1,000 or 5% of your Personal Property coverage limit.

About CEA Deductibles:

Payments for losses to Personal Property and Emergency Repairs are subject to deductibles. CEA pays the covered claim in an amount up to the coverage limit, minus your coverage deductible—you don't have to pay the deductible to receive a claim payment.

A CEA policy puts you in control of your recovery.

You may be eligible for a CEA claim payment if an earthquake damages your personal belongings or if you are required to live elsewhere following an earthquake.

Check out a sample claim:

Coverage Type	Limit/Deductible	
Personal Property	\$25,000/5%	} If you choose these policy coverages and limits
Loss of Use	\$50,000/no deductible	
Total Covered Damage		} And have this much damage
Damage to Personal Property	\$20,000	
Expenses for Loss of Use	\$10,000	
Payment by CEA		} A CEA claim payment would look like this
Personal Property	\$18,750 (after applying 5% (\$1,250) deductible)	
Loss of Use	\$10,000 (no deductible)	
Total CEA Claim Payment	\$28,750	

Ready to get covered?

You don't need to find a new agent when shopping for earthquake insurance—you can turn to the agent you already know and trust to find the policy that's right for you. Your CEA participating insurance company will take your CEA policy application, and handle billing, renewals and claims.

Here's how to buy:

Call your agent or insurance company today. To view a list of participating insurance companies and get a CEA premium estimate, visit 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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