



Earthquake Insurance for
Condo Unit Owners

Live more. Worry less.

Get earthquake insurance
that's flexible and affordable.



CEA CALIFORNIA
EARTHQUAKE
AUTHORITY™

EarthquakeAuthority.com

Your standard condo-unit policy 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. Grants are limited to urgent health and safety needs. And a government loan to rebuild may be less than you need but still must be repaid.

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.**



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

You've worked hard to make your condo unit your own 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 and limits for Personal Property, Loss Assessment, and Loss of Use. We also offer Energy Efficiency and Environmental Safety Replacement Upgrades. And we give you the option of adding Breakables coverage for your more delicate belongings, such as dishes and ceramics.



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.

Wherever you live in California, if you have a Condo Unit Owners policy 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).

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](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.

Your homeowners association (HOA) may have insurance for common areas and the exterior and structure of the building. But that master earthquake policy doesn't cover the inside of your unit or your personal belongings, nor will it compensate you for loss of use.

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

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

Option One:

- **Building Property:**
Covers interior structural fixtures that are your responsibility to maintain or insure, such as cabinets, built-in appliances, carpeting, and interior plumbing.

Option Two:

- **Personal Property:**
Covers your personal property, such as TVs and furniture. You may purchase optional coverage for your breakable items, such as dishes and ceramics.
- **Loss of Use:**
Pays for additional living expenses if you can't live in your unit after an earthquake because earthquake damage or a civil authority prevents occupancy. Loss of Use also covers you for lost rent if your unit functions as a rental and your tenant must move out because of earthquake damage. This coverage never has a deductible.

Option Three:

- **Loss Assessment:**
Pays your share of certain assessments your association may impose to repair damage caused by an earthquake, or pays your share of an association master earthquake policy deductible.

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

Payments for losses covered under the Building Property, Personal Property, and Loss Assessment coverages 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 before receiving your claim payment.

Choose the right CEA condo-unit policy for you.

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

COVERAGES	LIMIT OPTIONS	DEDUCTIBLES
Building Property¹		
Repairs or replaces interior structural components	\$25,000 \$50,000 \$75,000 \$100,000	Choose a deductible of 5%, 10%, 15%, 20%, or 25%
Personal Property²		
Belongings like TVs and furniture	\$5,000 \$25,000 \$50,000 \$75,000 \$100,000 \$150,000 \$200,000	Choose a deductible of 5%, 10%, 15%, 20%, or 25%
<i>Optional coverage for breakable items such as china and glassware is available for an additional premium.</i>		
Loss of Use		
Includes help with additional living expenses if you are unable to live in or rent out your unit post-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 your association may impose for earthquake-damage repairs.	\$25,000 ³ \$50,000 \$75,000 \$100,000	Choose a deductible of 5%, 10%, 15%, 20%, or 25%

¹Building Property coverage includes Emergency Repairs coverage as a \$1,500 sublimit, and provides additional insurance of \$10,000 to pay for necessary building code upgrades.

²Emergency Repairs coverage is included as a sublimit of the Personal Property coverage, in the lesser of \$1,000 or 5% of the coverage limit.

³The \$25,000 Loss Assessment coverage limit is available only if the fair market value of your condo is not more than \$135,000.

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.

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.



Learn more at EarthquakeAuthority.com
or call (888) 423-2322.