



Earthquake Insurance for **Renters**

# Peace of mind you can own.

Get earthquake insurance  
that's flexible and affordable.

**CEA** CALIFORNIA  
EARTHQUAKE  
AUTHORITY™  
EarthquakeAuthority.com

# Renters insurance 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. And grants are limited to urgent health and safety needs.

## **You need a separate earthquake policy.**

Remember that your landlord's policy won't cover you against earthquake loss—and neither will a standard renters policy. If you don't have a separate earthquake insurance policy, you must pay 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 fill your place 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 Loss of Use and Personal Property (so you can cover more of your belongings).



## 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.

And Loss of Use never has a deductible.



## More affordable.

Effective July 1, 2019, CEA's statewide average Renters rate was lowered by 20%. With more flexible coverage options than ever before, you can easily select a policy that meets your needs and budget.

# Your peace of mind is priceless.

An insurance policy from CEA helps you to repair or replace personal property damaged by an earthquake, or live elsewhere while repairs to your rental are made.



Wherever you live in California, if you have a Renters policy with a CEA participating insurer, CEA earthquake insurance is available for you. See a list of participating insurers at [EarthquakeAuthority.com](http://EarthquakeAuthority.com).

# 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 covers earthquake damage to your covered 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:

Pays for additional living expenses if you can't live in your rental after an earthquake because earthquake damage or a civil authority prevents occupancy.

- 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 and read a sample policy from the CEA website at [EarthquakeAuthority.com](http://EarthquakeAuthority.com).

# Choose the coverage limits that work for you.

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 damaging earthquake strikes.

COVERAGES	LIMIT OPTIONS	DEDUCTIBLES
<b>Personal Property</b>		
Replaces personal property, up to the limit you choose, when covered damage exceeds the coverage deductible.	\$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>		
<b>Loss of Use</b>		
Includes help with additional living expenses if you are unable to live in your rental post-earthquake.	\$1,500 \$10,000 \$15,000 \$25,000 \$50,000 \$75,000 \$100,000	No deductible

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

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

*Payments for losses to Personal Property and Emergency Repairs 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.*

# 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 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](http://EarthquakeAuthority.com).



Learn more at [EarthquakeAuthority.com](http://EarthquakeAuthority.com)  
or call (888) 423-2322.