

**CALIFORNIA EARTHQUAKE AUTHORITY  
EARTHQUAKE INSURANCE APPLICATION INSTRUCTIONS**

**POLICY EFFECTIVE DATE AND EXPIRATION DATE**

Provide CEA policy effective date and expiration date. Expiration date *must* be the same as the expiration date of the companion policy.

**APPLICANT AND ADDRESS INFORMATION**

Complete all requested information for applicant(s) including:

- Name(s) and Telephone number(s)
- Street address of physical location of insured property
- Mailing address (if different from street address of property's physical location)
- E-Mail address

**COMPANION POLICY INFORMATION**

Complete all requested information for companion policy including:

- Name of Participating Insurer
- Policy number and type of companion policy
- Dwelling limit (i.e., Coverage A) of companion policy (if companion policy has dwelling limit)
- Expiration date of companion policy – the expiration date of the CEA policy must match the expiration date of the companion policy
- Occupancy of dwelling, manufactured home (mobilehome), or condominium

**POLICY TYPE –RATING AND COVERAGE INFORMATION**

Identify CEA policy type based on the type of companion policy as follows:

- **Homeowner** (Companion policy must be either a Homeowners (HO-1, 2, 3, 5, or 8 or equivalent), Dwelling Fire (building), Landlord (building), or Mobilehome policy.)
  - **Manufactured Home (Mobilehome)** (Written on CEA Homeowner Policy form; however, requires unique rating information.)
- **Condominium (i.e. Common Interest Development)** (Companion policy must be a Condominium Unit Owners HO-6, Dwelling Fire (unit owner-tenant occupied) or equivalent policy.)
- **Renters** (Companion policy must be a Renters (HO-4 or equivalent), Mobilehome (tenant policy), Dwelling Fire (contents only), or Landlord (contents only) policy.)

Complete all information on the appropriate application requested based on the CEA policy type selected. Select desired CEA policy limits and coverage options. Special notes: A CEA Homeowner/Manufactured Home (Mobilehome) Choice Program policy must provide Coverage A-Dwelling coverage at a minimum; Personal Property- Coverage C and Loss of Use- Coverage D are optional Coverages. The advanced Hazard Reduction Discount option for CEA Homeowners policies require completion of the Earthquake Insurance Retrofit Form (CEADRV (xx-20xx)). If the form has been received and accompanies the application, mark the applicable area in the "company use" area of the application.

**PAYMENT OPTIONS**

- Choose between annual or installment payments
- Down payment or first installments are based on PI billing requirements

**SEND BILL TO**

Select who should receive the bill:

- Insured
- First or Second Mortgagee
- Additional Insured
- Loss Payee

An optional bill or a duplicate copy may also be provided to:  Third-party Designee

**MORTGAGEE, ADDITIONAL INTERESTS, OR THIRD PARTY DESIGNEES**

Complete information requested for each additional interest as needed, which may include:

- Type:
  - First or Second Mortgagee;
  - Additional Insured; or
  - Loss Payee ; or
  - Third Party Designee
- Name and address
- Loan number (if applicable)

**SIGNATURE**

Secure the applicant's signature on the application, the date, and time the application is completed. Provide the producer's name and address.



Homeowners and Manufactured Home (Mobilehome) Earthquake Insurance Application

Effective Date
Expiration Date

Applicant Information

Applicant Name (Last, First, Middle Initial) Telephone Numbers (Home) (Work) (Cell)
Co-Applicant Name (Last, First, Middle Initial) Telephone Numbers (Home) (Work) (Cell)

Address Information

Street address— Physical Location of Property (Number and Street Address) (City) (State) (ZIP Code) (County)
Mailing address (If different from street address) (Number and Street Address) (City) (State) (ZIP Code) (County)
Email address

Companion Policy Information

Participating Insurer Companion Policy Number Dwelling — Coverage A Limit Expiration Date (must be same as CEA policy)
Type of Policy Occupancy of Dwelling
Homeowners Manufactured Home/Mobilehome Dwelling Fire Owner Tenant

Property Information — Homeowners, Dwelling Fire, and Manufactured Home (Mobilehome)

Earthquake Damage:

Is there unrepaired structural earthquake damage to the dwelling? Yes No If yes, DO NOT SUBMIT APPLICATION—property is NOT eligible for earthquake coverage.
Note: Dwellings with existing, unrepaired structural earthquake damage must be inspected before application to determine whether that damage is considered cosmetic only and does not impair the structural integrity of the dwelling.

Construction Type: Frame Other Manufactured Home (Mobilehome) Year of Construction:
Foundation Type: Raised Slab Other Number of Stories (Including Basement):
Roof Type: Composition Tile Wood Shake Other Number of Chimneys:
Square Footage Rating Territory

Policy and Coverage Information

The CEA Homeowners Choice Policy includes Dwelling coverage. Personal Property and Loss of Use are optional coverages.

Homeowners Choice Policy

Dwelling — Coverage A Dwelling Limit \$ (Same as Companion Policy)
Dwelling Deductible 5% 10% 15% 20% 25%
Building Code Upgrade Increase Limit from \$10,000 to \$20,000 \$30,000 No coverage if Coverage A deductible is not met.
Personal Property — Coverage C Personal Property Deductible 5% 10% 15% 20% 25% Decline Personal Property Coverage
Loss of Use — Coverage D 1,500 10,000 15,000 25,000 50,000 75,000 100,000 Decline Loss of Use Coverage
Optional Coverage for Masonry Veneer (Not available for Mobilehomes) Yes No
Optional Coverage for Breakables Yes No

The CEA Homeowners Policy includes Dwelling, Personal Property and Loss of Use.

Homeowners Policy

Dwelling — Coverage A Dwelling Limit \$ (Must be same as current Companion Policy)
Dwelling Deductible 5% 10% 15% 20% 25%
Building Code Upgrade Increase Limit from \$10,000 to \$20,000 \$30,000 No coverage if Coverage A deductible is not met.
Personal Property — Coverage C Personal Property Deductible 5% 10% 15% 20% 25% Decline Personal Property Coverage
Loss of Use — Coverage D 1,500 10,000 15,000 25,000 50,000 75,000 100,000 Decline Loss of Use Coverage
Optional Coverage for Masonry Veneer (Not available for Mobilehomes) Yes No
Optional Coverage for Breakables Yes No

See Page Two for Hazard Reduction Discount, Mortgagee, Additional Interest, Premium, and Billing Information



Homeowners and Manufactured Home (Mobilehome) Earthquake Insurance Application Page Two

Hazard Reduction Discount Information

Homeowners and Dwelling Fire\*:

Is the dwelling anchored to the foundation using approved anchor bolts in accordance with California Building Code?
Is the water heater secured to the building frame in accordance with guidelines for Earthquake Bracing of Residential Water Heaters?
(Tankless water heaters shall be installed in accordance with the manufacturer's requirements.)

Does the dwelling have cripple walls? (A cripple wall is a less than full-height wall that extends from the top of the foundation to the underside of the lowest floor's framing.)

If the dwelling has cripple walls, are they braced with plywood or its equivalent and installed in accordance with California Building Code?

Does the dwelling have a post-and-pier or post-and-beam foundation?

If the dwelling has a post-and-pier or post-and-beam foundation, has it been modified in accordance with California Building Code (foundations placed continuously under all exterior bearing walls, anchored to the foundation, and have cripple walls braced)?

Manufactured Home (Mobilehome)\*:

Is the home reinforced by an earthquake resistant bracing system (ERBS) or installed on an approved foundation system certified by the California Department of Housing and Community Development?

\*Eligibility requirements apply and additional documentation may be required to receive a Hazard Reduction Credit. See the CEA Rate Manual or consult your agent for details.

Mortgagee, Additional Interest, and Other Designees

Name Address City State ZIP Code Loan Number
Type of Interest: Mortgagee Loss Payee Additional Insured 3rd Party Designee

Name Address City State ZIP Code Loan Number
Type of Interest: Mortgagee Loss Payee Additional Insured 3rd Party Designee

Name Address City State ZIP Code Loan Number
Type of Interest: Mortgagee Loss Payee Additional Insured 3rd Party Designee

Premium and Billing Information

Annual Premium\*: \$ Payment Options: Annual Premium Installments
Send Bill To: Insured Mortgagee 2nd Mortgagee Additional Billing Options: 3rd Party Designee Other (Below)

Name and Address:

\*The minimum annual premium for a CEA Homeowners policies is \$100.00 and CEA Mobilehome policies is \$45.00.

I am applying for the insurance indicated and certify that the information supplied on this application is true and correct.

X
Applicant Signature Application Date and Time Producer Name, License Number, and Address

Company Use Only

Hazard Reduction Discount Qualification:
Applicant meets self-verification criteria — 5% Discount
Applicant meets advanced (verified\*) — 10% or 20% Discount
CEADRV(01/2016) Received\*
\*A completed CEA Earthquake Insurance Dwelling Retrofit Form — CEADRV (01/2016) is required to obtain this credit.

**CEA EARTHQUAKE INSURANCE  
DWELLING RETROFIT VERIFICATION FORM**

Name of Homeowner		Homeowner phone number	
Address of property inspected:			Date inspected:
If a seismic retrofit has been done, date/dates of the retrofit work? _____			
<b>FOUNDATION BOLTING</b>			
Is the dwelling anchored to the foundation according to the California Building Code*? <input type="checkbox"/> Yes <input type="checkbox"/> No			
<b>RAISED FOUNDATIONS</b>			
<b>Cripple Walls:</b>			
Does the dwelling have cripple walls? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES, are the cripple walls braced in accordance with California Building Code (CBC) bracing standards using plywood or its equivalent and installed according to the California Building Code bracing standards*? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Height of cripple walls in feet and inches at: Shortest point? _____ Highest point? _____ Estimate an Average Height: _____			
<b>Note:</b> Post-and-pier or post-and -beam foundations do not qualify unless, in compliance with California Building Code standards, foundations are placed continuously under all exterior bearing walls, the dwelling is anchored to the perimeter foundation, and all cripple walls are braced. Post-and-pier or post-and-beam foundation retrofit compliance must be confirmed by a registered Civil Engineer or Structural Engineer.			
<b>WATER HEATER</b>			
Is the water heater secured to the building frame in accordance with Guidelines for Earthquake Bracing Residential Water Heaters (California Department of General Services, Division of the State Architect)? <input type="checkbox"/> Yes <input type="checkbox"/> No (Tankless water heaters shall be installed in accordance with the manufacturer's requirements.)			
<b>CIVIL OR STRUCTURAL ENGINEER or LICENSED CONTRACTOR INFORMATION</b>			
Business or Organization name		Contractor/Business License Number	Currently bonded? <input type="checkbox"/> Yes <input type="checkbox"/> No
Civil or Structural Engineering License Number (California registration only)			
Address			
Inspector's name		Telephone number	Date
Inspector's Signature ‡		Professional Title or Designation, if any	

‡ It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

\* Compliance with the CBC means that modern bracing and anchoring measures have been properly installed in accordance with building codes. Modern provisions for bracing and anchoring of cripple walls can be found in the 1997 Uniform Building Code (UBC) and 2000 International Building Code (IBC). Modern provisions for retrofit of cripple walls are also available in the 1997 Uniform Code for Building Conservation (UCBC) and Appendix A3 of the 2003 International Existing Building Code (IEBC).