

# CALIFORNIA EARTHQUAKE AUTHORITY

## EARTHQUAKE INSURANCE APPLICATION INSTRUCTIONS

### **APPLICANT AND ADDRESS INFORMATION**

Complete all requested information for applicant(s) including:

- Applicant name(s) and telephone number(s)
- E-mail address
- Co-Applicant Name and telephone number(s)
- Co-Applicant E-mail address
- Risk address of physical location of applicant's property
- Mailing address (if different from street address of property's physical location)

### **COMPANION POLICY INFORMATION**

Complete all requested information for companion policy including:

- Name of Participating Insurer, Companion Policy Number, Dwelling Coverage A Limit and expiration date, occupancy of dwelling and type of policy

### **EARTHQUAKE DAMAGE**

**Must** select "yes" or "no" to confirm any unrepaired structural earthquake damage to the dwelling – if "yes" is selected, **DO NOT SUBMIT APPLICATION**.

### **PROPERTY INFORMATION**

- Select rating fields listed, which include: Construction Type, Roof Type, Foundation Type, , Post-and-Pier or Post-and-Beam Foundation, Cripple Walls, , Number of Stories (including basement), Living Space over Garage, Rating Territory, Number of Chimneys, Square Footage, Year of Construction, Dwelling Anchored, and Water Heater Braced

### **POLICY 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 DP 1, 2 or 3 or equivalent) policy
- **Renters** Companion policy must be a Renters (HO-4 or equivalent) policy

Select desired CEA policy limits and coverage options

- Policy coverage is applicable to each CEA product choice, **Homeowners Choice** and **Standard Homeowners**
- Select the option to decline coverage where a coverage limit is not selected
- CEA Homeowners Choice policy Coverage C deductible must be less than or equal to Coverage A deductible

### **MORTGAGEE, ADDITIONAL INTERESTS, AND OTHER DESIGNEES**

If applicable, you may include up to three additional parties.

### **PREMIUM AND BILLING INFORMATION**

Complete all requested information to ensure the proper billing of the CEA policy premium

- An additional bill also be provided to any Mortgagee, Additional Interest or Other Designee

### **SIGNATURE**

Secure the applicant's signature on the application, the date, and time the application is completed.

Provide the producer's name and address.



# Earthquake Insurance Application

## Manufactured Home (Mobilehome) and Manufactured Home (Mobilehome) Choice

Effective Date: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

### Applicant Information

Applicant Name (Last, First, Middle Initial)	Home Phone	Work Phone
Applicant E-mail Address	Cell Phone	
Co-Applicant Name (Last, First, Middle Initial)	Home Phone	Work Phone
Co-Applicant E-mail Address	Cell Phone	

### Address Information

Risk Address - Physical Location of Property - Number and Street Address	Space #	City	State CA	ZIP Code	County
Mailing Address (If different from risk address) - Number and Street Address		City	State	ZIP Code	County

### Companion Policy Information

Participating Insurer	Companion Policy Number	Dwelling - Coverage A Limit	Expiration Date
Occupancy of Dwelling <input type="radio"/> Owner <input type="radio"/> Tenant	Type of Policy <input type="radio"/> Manufactured Home/Mobilehome <input type="radio"/> Dwelling Fire		

### 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.

### Property Information - Manufactured Home (Mobilehome) and Dwelling Fire

Year of Construction \_\_\_\_\_ Square Footage \_\_\_\_\_ Number of Chimneys \_\_\_\_\_

### Policy and Coverage Information

#### Manufactured Home Choice Policy

includes Dwelling coverage. Personal Property and Loss of Use are optional coverages.

#### Dwelling - Coverage A

Dwelling Limit \$ (Same as companion) \_\_\_\_\_

Dwelling Deductible  5%  10%  15%  20%  25%

#### Building Code Upgrade Limit

Coverage Limit \$  \$10,000  \$20,000  \$30,000

No coverage if Coverage A deductible is not met.

#### Personal Property - Coverage C

Decline Personal Property Coverage

Personal Property Limit  \$5,000  \$25,000  \$50,000  \$75,000  
 \$100,000  \$150,000  \$200,000

Personal Property Deductible\*  5%  10%  15%  20%  25%

\*Coverage C deductible percent must be less than or equal to Coverage A deductible percent.

There is no coverage for personal property until the Coverage C deductible is met. The Coverage C deductible is waived if the Coverage A deductible is met.

#### Loss of Use - Coverage D

Decline Loss of Use Coverage

#### Loss of Use Limit

\$1,500  \$10,000  \$15,000  \$25,000  \$50,000  
 \$75,000  \$100,000

Loss of Use Deductible Loss of Use never has a deductible.

#### Endorsements

Optional Coverage for Breakables  Yes  No

#### Manufactured Home Policy

Includes Dwelling, Personal Property and Loss of Use coverages.

#### Dwelling - Coverage A

Dwelling Limit \$ (Same as companion) \_\_\_\_\_

Dwelling Deductible  5%  10%  15%  20%  25%

#### Building Code Upgrade Limit

Coverage Limit \$  \$10,000  \$20,000  \$30,000

No coverage if Coverage A deductible is not met.

#### Personal Property - Coverage C

Personal Property Limit  \$5,000  \$25,000  \$50,000  \$75,000  
 \$100,000  \$150,000  \$200,000

There is no coverage for personal property until the Coverage A deductible is met.

#### Loss of Use - Coverage D

#### Loss of Use Limit

\$1,500  \$10,000  \$15,000  \$25,000  \$50,000  
 \$75,000  \$100,000

Loss of Use Deductible Loss of Use never has a deductible.

#### Endorsements

Optional Coverage for Breakables  Yes  No



# Earthquake Insurance Application

## Manufactured Home (Mobilehome) and Manufactured Home (Mobilehome) Choice

Effective Date: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

### Hazard Reduction Discount Information

#### 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?  Yes  No

\* Eligibility requirements apply and additional documents are required to receive a Hazard Reduction Credit. Verification from the State of California Department of Housing and Community Development is required to receive HRD credit. www.hcd.ca.gov

### Mortgagee, Additional Interest, and Other Designees

Name \_\_\_\_\_  Mortgagee  Additional Insured  
Address \_\_\_\_\_  Loss Payee  3rd Party Designee  
City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
Loan Number \_\_\_\_\_

Name \_\_\_\_\_  Mortgagee  Additional Insured  
Address \_\_\_\_\_  Loss Payee  3rd Party Designee  
City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
Loan Number \_\_\_\_\_

Name \_\_\_\_\_  Mortgagee  Additional Insured  
Address \_\_\_\_\_  Loss Payee  3rd Party Designee  
City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
Loan Number \_\_\_\_\_

### Premium and Billing Information

Annual Premium\* \$ \_\_\_\_\_ Payment Options:  Annual Premium  Installments

Additional Billing Options:  3rd Party Designee  Other (below)

Send Bill To:  Insured  Mortgagee  2nd Mortgagee Name and Address \_\_\_\_\_

\*The minimum annual premium for a CEA Mobilehome policy 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

\_\_\_\_\_  
Producer License Number Producer Address

Why consider earthquake insurance? (Check all that apply)

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Financial Security                    | <input type="checkbox"/> Home insurance company mailing | <input type="checkbox"/> Home insurance company agent recommendation |
| <input type="checkbox"/> Other CEA policyholder recommendation | <input type="checkbox"/> Recent flood or wildfire       | <input type="checkbox"/> Recent earthquake                           |
| <input type="checkbox"/> Earthquake insurance news story       | <input type="checkbox"/> CEA Policy Options             | <input type="checkbox"/> CEA retrofitting incentives                 |
| <input type="checkbox"/> CEA representative                    | <input type="checkbox"/> CEA advertising                |  |

#### Company Use Only

Hazard Reduction Discount Qualification:  
Applicant meets qualifications for installed ERBS or approved foundation system. Obtain copy of a final inspection report or verification from California Department of Housing & Community Development  Yes  No