

# 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.

**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	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"/> Homeowners <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.**  
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**

Construction Type <input type="radio"/> Frame <input type="radio"/> Other	Number of Stories (Include Basement) <input type="radio"/> One Story <input type="radio"/> Greater than 1 story
Roof Type <input type="radio"/> Tile/Slate <input type="radio"/> Composition <input type="radio"/> Wood Shake <input type="radio"/> Other	<input type="checkbox"/> Living Space Over Garage # of Chimneys _____
Foundation Type <input type="radio"/> Raised <input type="radio"/> Slab <input type="radio"/> Other	Square Footage _____ Year of Construction _____
Does the dwelling have a post-and-pier or post-and-beam foundation? <input type="radio"/> Yes <input type="radio"/> No	Is the dwelling anchored to the foundation using approved anchor bolts in accordance with California Building Code? <input type="radio"/> Yes <input type="radio"/> No
Does the dwelling have cripple walls? <input type="radio"/> Yes <input type="radio"/> No	Is the water heater secured to the building frame in accordance with guidelines for Earthquake Bracing of Residential Water Heaters? <input type="radio"/> Yes <input type="radio"/> No
(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.)	(Tankless water heaters shall be installed in accordance with the manufacturer's requirements.)

**Policy and Coverage Information**

**Homeowners 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 Masonry Veneer**  Yes  No

**Optional Coverage for Breakables**  Yes  No

**Homeowners 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 Masonry Veneer**  Yes  No

**Optional Coverage for Breakables**  Yes  No



# Earthquake Insurance Application

## Homeowners and Homeowners Choice

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

### 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?  Yes  No
- 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.)  Yes  No
- 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.)  Yes  No  N/A
- If the dwelling has cripple walls, are they braced with plywood or its equivalent and installed in accordance with California Building Code?  Yes  No
- Does the dwelling have a post-and-pier or post-and-beam foundation?  Yes  No  N/A
- 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)?  Yes  No
- Does the dwelling have unreinforced masonry-brick, concrete block, or stone foundation.  Yes  No  N/A
- If the dwelling has unreinforced masonry-brick, concrete block, or stone foundation, has it been modified in accordance with California Building Code?  Yes  No

Eligibility requirements apply, and a Dwelling Retrofit Verification Form must be completed to receive a Hazard Reduction Discount. Please visit [www.earthquakeauthority.com](http://www.earthquakeauthority.com) Insurance Policies - Premium Discounts for more information or consult with your agent for more details.

### 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 Homeowners policy is \$100.00.

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)

- Financial Security
- Other CEA policyholder recommendation
- Earthquake insurance news story
- CEA representative
- Home insurance company mailing
- Recent flood or wildfire
- CEA Policy Options
- CEA advertising
- Home insurance company agent recommendation
- Recent earthquake
- CEA retrofitting incentives

#### Company Use Only

Hazard Reduction Discount Qualification:  
 Applicant meets verified criteria  Yes  No  
 CEA DRV(01/2019) Received\*  Yes  No

\*A completed CEA Earthquake Insurance Dwelling Retrofit Form -- CEADRV (01/2019) is required to obtain this credit.

# CEA EARTHQUAKE INSURANCE - DWELLING RETROFIT VERIFICATION FORM

## PARTICIPATING INSURER AND POLICYHOLDER INFORMATION

CEA Participating Insurance Company:		CEA Policy #:
Name of Policyholder:		Phone #:
Address listed on the CEA policy and inspected:		
Street:		E-mail:
City	ZIP Code:	Date Inspected

## DWELLING INFORMATION

- Year of dwelling construction: \_\_\_\_\_
  
- Is the dwelling a wood frame single family home (1 -4 attached residential units)?  Yes  No
  
- Is the dwelling anchored to the foundation in accordance with the applicable building codes, as determined by an inspection conducted in accordance with the California Earthquake Authority (CEA) Dwelling Retrofit Verification (DRV) Requirements.  Yes  No
  
- Is the dwelling on a **raised** or **other** foundation type?\*( A house constructed on a slab foundation does not qualify for discount.)  Yes  No
  - Does the dwelling have **cripple walls**?  Yes  No
    - **If yes**, are the **cripple walls** braced in accordance with applicable building codes, as determined by an inspection conducted in accordance with the CEA DRV Requirements?  Yes  No
  - Is the dwelling on a **post-and-pier** or **post-and-beam foundation**?  Yes  No
    - **If yes**, is the dwelling on the **post-and-pier** or **post-and-beam foundation** modified in accordance with applicable building codes, as determined by an inspection conducted in accordance with the CEA DRV Requirements?  Yes  No
  - Is the dwelling on a **unreinforced masonry-brick, concrete block, or stone foundation**?  Yes  No
    - **If yes**, is the dwelling on the **unreinforced masonry-brick, concrete block, or stone foundation** modified in accordance with applicable building codes, as determined by an inspection conducted in accordance with the CEA DRV Requirements?  Yes  No
  
- 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)?  Yes  No  
 Tankless water heater shall be installed in accordance with manufacturer's requirements.

\* Definitions of foundation types are on the CEA website: [www.earthquakeauthority.com](http://www.earthquakeauthority.com) Insurance Policies - Premium Discounts

## CIVIL OR STRUCTURAL ENGINEER or LICENSED CONTRACTOR INFORMATION

<input type="radio"/> General Building Contractor <input type="radio"/> Civil or Structural Engineer	General Building Contractor/Civil or Structural Engineer License Number:
Contractor or Engineering Business Name:	Was this entity the engineer or contractor of record for this retrofit work? <span style="float: right;"><input type="radio"/> Yes <input type="radio"/> No</span>
Address:	
Contractor/Engineer Name:	Phone #: <span style="float: right;">Date:</span>
Contractor/Engineer Signature:	Professional Title or Designation, if any:

By signing above, I certify that I have inspected the property in accordance with the provisions of CEA DRV Requirements and I have answered the questions above to the best of my knowledge, for the purpose of verifying whether the seismic retrofit described above has been completed in accordance with applicable building codes. My inspection, and my signature above, are not to be deemed an evaluation, approval, or endorsement of the quality or workmanship of the retrofit work, nor a warranty, guarantee, or endorsement, or opinion of the safety or performance of the retrofit or of the property in the event of an earthquake.

## BRACE + BOLT PROGRAM RETROFIT VERIFICATION

B+B Application Number	Approved Date:	Verification Number:
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## PROCESSING

**To obtain the discount, this CEA Earthquake Insurance Dwelling Retrofit Verification form must be completed requiring a signature (by a licensed general contractor or a civil or structural engineer) or a valid Brace + Bolt verification number listed on the form. *Send the completed form to your insurance agent/homeowners insurance company for processing.***