

# California Earthquake Authority

## Policy Application Instructions

### A. Type of Application

Check the appropriate block to indicate whether the application is new business, or a change to an existing CEA policy. Show the requested effective date of the policy. If there is a moratorium in effect at the time of the application, do not bind coverage.

### B. Applicant

1. Show the complete names of all applicants.
2. Show the complete mailing address of the applicant(s) including the province/country, if outside of the United States.
3. Show the complete location address or legal description of the property location including the county, if different from the mailing address. If the dwelling is a condominium unit or apartment, include the number or other specific designation.
4. Show the insured's home telephone number.

### C. Companion Policy

1. Show the name of the insurer that is issuing (issued) the companion policy and the current policy or binder number.
2. Attach a copy of the companion policy Declarations Page, Certificate of Insurance or application.
3. Check the block that describes the type of companion policy. If none of the descriptions fit the type of companion policy issued to or applied for by the applicant, check the "Other" block and provide a description of the policy in the Remarks section.

### D. Underwriting

1. Show the year the dwelling was originally built.
2. Check the block that describes the type of dwelling construction. If none of the descriptions fit the type of construction, or the dwelling is mixed construction, check the "Other" block and describe the type of construction in the Remarks section.
3. Show the number of building stories in the block.
4. Show the square footage of the dwelling in the block.
5. Show the protection class in the block.
6. Show the type of roof construction (e.g., composition shingle, slate, clay tile, concrete tile, wood shingle, etc.)
7. Show the number of chimneys in the block.
8. Show the rating territory in the block.
9. Indicate if the property has been inspected.
10. Check the appropriate block to indicate whether the dwelling is located in a Planned Unit Development and show the number of units in the applicant's building.
11. If a condominium unit is being insured, show the value of the condominium unit in the block.
12. If the applicant owns a unit in a condominium association, indicate whether the master policy carried by the association includes earthquake coverage. (question5).
13. If the dwelling to be insured is a conventionally built or modular home, answer question1 through 4 only.
14. If a condominium is being insured, answer question5.
15. If the dwelling to be insured is a manufactured home, (including Mobile Home), built to U.S. Department of Housing & Urban Development (HUD) standards, answer the "MANUFACTURED HOME ONLY" QUESTION.
16. Check the appropriate box to indicate if the applicant qualifies for the Hazard Reduction Discount.

### E. Premium and Billing

1. The CEA offers Basic earthquake coverage with a 15% deductible. If a lower policy deductible (available on Homeowner BEQ-3 policies only) and/or additional coverage

(available on all policy types) is being selected, proceed to item 2. If Basic earthquake coverage with a 15% deductible is selected, proceed to item 3.

2. **Supplemental Coverage Options** Please refer to page 3 of the application titled "Supplemental Coverage Options" to select additional coverages. Below is a description of available deductible and coverage options.

- **Coverage A Deductible Option:**

A 10% deductible is available on Homeowners BEQ-3 policies only. It may be selected with either Basic earthquake coverage or with one of the four supplemental earthquake coverage options.

- **Supplemental Coverage Options**

**Option 1:** Provides increased contents coverage under Coverage C to an aggregate of \$25,000 and increased loss of use coverage under Coverage D to an aggregate of \$10,000. All other coverages are the same as Basic coverage.

**Option 2:** Provides increased contents coverage under Coverage C to an aggregate of \$50,000 and increased coverage for loss of use under Coverage D to an aggregate of \$10,000. All other coverages are the same as Basic coverage.

**Option 3:** Provides increased contents coverage under Coverage C to an aggregate of \$75,000 and increased coverage for loss of use under Coverage D to an aggregate of \$15,000. All other coverages are the same as Basic coverage.

**Option 4:** Provides increased contents coverage under Coverage C to an aggregate of \$100,000 and increased coverage for loss of use under Coverage D to an aggregate of \$15,000. All other coverages are the same as Basic coverage.

3. Show the requested amounts of coverage and applicable deductible percentage (BEQ-3 policies) or deductible dollar amount (BEQ-4 and BEQ-6 policies) in blocks where there are no pre-printed amounts or percentages on page 2 of the application.
4. Calculate the policy premium from the manual and insert in the appropriate blocks on page 2 of the application. Then show the amount paid, if any. Subtract the amount paid from the total premium and show the amount due, if any.
5. Check the appropriate blocks for New business or Renewal billing to either the insured or the mortgagee, if future premiums are to be paid through an escrow account.
6. Do not write in the "UNDERWRITING USE ONLY" block.

### F. Other Interest

If there is mortgagee, loss payee or additional insured to be named on the policy, check the appropriate block and show the complete name, mailing address and account designation. If there are more interests than can be shown in the space provided, use the Remarks section and a separate sheet of paper, if necessary.

### G. Remarks

Indicate in this section any specific remarks about the applicant or dwelling to be insured.

### H. Signature

1. Have the applicant sign the application. The applicant must sign the application even if it is being submitted non-bound. The application will be returned to the agent if it is not signed.
2. Show submitting agent's information in the "Agent's" block.
3. Show the date and time the application was taken in the "Date and Time of Application" block.







# California Earthquake Authority

## Earthquake Application



### Supplemental Coverage Options (Complete this page only if purchasing the optional deductible and/or supplemental coverages)

Policy Number:	Effective Date:	
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<i>Name (Please Print)</i>	Last Name	First Name	Middle Name or Initial	Co-applicant's Name (if applicable)
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**Coverage A Deductible Option**

10% of Coverage A (Only available on Homeowners BEQ-3 policies.)

The following Supplemental Coverage Options are available on all Homeowners(BEQ-3), Renter's(BEQ-4), and Condo(BEQ-6) policies.

SELECT ONE SUPPLEMENTAL COVERAGE OPTION ONLY	Option1 <input type="checkbox"/>	Option 2 <input type="checkbox"/>	Option 3 <input type="checkbox"/>	Option 4 <input type="checkbox"/>
Coverage B: Other Structures	Not Covered	Not Covered	Not Covered	Not Covered
Coverage C: Personal Property	\$25,000 aggregate	\$50,000 aggregate	\$75,000 aggregate	\$100,000 aggregate
Coverage D: Loss of Use (Additional Living Expense)	\$10,000 aggregate	\$10,000 aggregate	\$15,000 aggregate	\$15,000 aggregate
Coverage E: Limited Building Code Upgrade	\$10,000 Subject to Coverage A deductible			

Agent No.: \_\_\_\_\_ State \_\_\_\_ District \_\_\_\_ Agent \_\_\_\_

Agent's Name \_\_\_\_\_

Date and Time of Application:

Mo. \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_ Hour  a.m.  
 p.m.

I am applying for the insurance indicated, and the information on this application is correct.

Applicant's Signature \_\_\_\_\_