CEA CALIFORNIA EARTHQUAKE AUTHORITY™
THE STRENGTH TO REBUILD®

EARTHQUAKE INSURANCE APPLICATION

Homeowners and Homeowners 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	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 ❑ Owner ❑ Tenant	Type of Policy ❑ Homeowners ❑ 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 ❑ Frame ❑ Other
Roof Type ❑ Tile/Slate ❑ Composition ❑ Wood Shake ❑ Other
Foundation Type ❑ Raised ❑ Slab ❑ Other

Number of Stories (Include Basement) ❑ One Story ❑ Greater than 1 story
# of Chimneys ________________ Year of Construction ________________
Square Footage ________________ ❑ Living Space Over Garage

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
Dwelling Limit <= $1,000,000 ❑ 5% ❑ 10% ❑ 15% ❑ 20% ❑ 25%

Dwelling Limit > $1,000,000
Or
Dwelling Built Prior to 1980
and Not Verified Retrofitted ❑ 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
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.

Homeowners Policy

Includes Dwelling, Personal Property, and Loss of Use coverages.

Dwelling - Coverage A

Dwelling Limit $ (Same as companion) ______________________________

Dwelling Deductible
Dwelling Limit <= $1,000,000 ❑ 5% ❑ 10% ❑ 15% ❑ 20% ❑ 25%

Dwelling Limit > $1,000,000
Or
Dwelling Built Prior to 1980
and Not Verified Retrofitted ❑ 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

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.

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

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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 Insurance Policies - Premium Discounts for more information or consult with your agent for more details.

MORTGAGEE, ADDITIONAL INTEREST, AND OTHER DESIGNEES

Name ____________________ ❑ Mortgage ❑ Additional Insured
Address ____________________ ❑ Loss Payee ❑ 3rd Party Designee
City ____________ State ________ Zip Code ____________
Loan Number ____________

Name ____________________ ❑ Mortgage ❑ Additional Insured
Address ____________________ ❑ Loss Payee ❑ 3rd Party Designee
City ____________ State ________ Zip Code ____________
Loan Number ____________

Name ____________________ ❑ Mortgage ❑ 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.

For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

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
Unique Insurance Service, Inc. dba Agency Service Bureau — Producer Name

0381168 — Producer License Number
PO Box 750997, Petaluma, CA 94975-0997 — 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.