



Earthquake Insurance for Renters

A large earthquake in California will affect homeowners *and* renters. Standard renter's insurance policies do not cover damage caused by earthquakes, so if you rent in a quake-prone zone and want to protect your belongings, buying earthquake insurance may be a smart move. Earthquake insurance can also cover temporary extra rent if you need to move out while your place gets fixed.

There are relatively few companies that offer earthquake coverage to renters, so shopping for premium quotes won't take a lot of time. You must have renter's insurance to add earthquake coverage. Most insurance companies satisfy California's legal requirement to offer earthquake insurance by participating in a state-run, quasi-public insurance company called the California Earthquake Authority.

List of Insurance Companies that offer Earthquake Insurance through the CEA

ACA Insurance	Foremost
Allstate Insurance Company	Golden Eagle
Armed Forces Insurance Exchange	Homesite/GMAC
AAA of Southern California	Liberty Mutual
California FAIR Plan	Merastar
CSAA (AAA of Northern CA)	Mercury
Commerce West	State Farm Insurance
Encompass	USAA
Farmers Insurance Group	

If you don't want to be insured through the CEA, contact any company not listed above or use the Internet to get a quote.

The California Earthquake Authority, www.earthquakeauthority.com, (877) 797-4300

The CEA is a part-public, part-private company that was created by the CA Legislature after the 1994 Northridge earthquake. Insurance companies that no longer sell their own earthquake policies to California customers are required by law to participate in the CEA. The CEA is managed by a professional staff, but the participating private insurance companies are involved in issuing the policies, collecting premiums and servicing claims. The CEA is now the only option for many Californians who want to buy quake coverage. If the company that insures your home now is not a CEA participating company (Fireman's Fund, Safeco, Chubb e.g.), they must by law offer to sell you earthquake coverage — in most cases, a "mini-policy" with very basic, minimal limits.

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CEA Earthquake Insurance for Renters

The CEA Earthquake Insurance for Renters is split into two sections:

Coverage C: Personal Property:

- The base policy for personal property provides up to \$5,000 to replace your personal property.
- You can also increase this coverage to \$25,000 \$50,000 \$75,000 or \$100,000.
- When determining how much coverage you want for your personal belongings, remember that there are exclusions to what is covered. Here is a partial list of what Coverage C will not replace:
 - Animals, birds or fish
 - Artwork, photographs and ceramics
 - Motor vehicles, riding lawn mowers, trailers, golf carts and watercraft
 - Glassware, crystal, porcelain and china, spas and hot tubs
- Coverage C will only replace up to a certain amount of certain items:
 - Up to \$1,000 for damage of computers and printers
 - Up to \$250 for money, banknotes, coins, etc...
 - Up to \$300 for business property
- There is a \$750 deductible for your personal property no matter how much coverage you buy.

Coverage D: Loss of Use

- Loss of Use will cover your additional living expenses if you are not able to live in your home after the disaster.
- There is no deductible for Loss of Use.

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