

# EARTHQUAKE INSURANCE FOR HOMEOWNERS

EMPOWERING CONSUMERS, STRENGTHENING COMMUNITIES



Earthquakes can happen without warning, causing significant damage to your home and personal belongings. Standard homeowners' insurance policies do not cover earthquake damage. Earthquake insurance can provide the essential coverage you need to protect your home and your peace of mind. Here's what you need to know:



## FINANCIAL PROTECTION

Regular homeowners insurance does not cover earthquake damage. Earthquake insurance is a separate policy that specifically covers losses due to seismic events.



## DEDUCTIBLES

Deductibles typically range from 5% to 25% of your home's insured value, but coverage helps avoid major financial losses.



## RISK FACTORS AFFECT PREMIUMS

Your premium depends on things such as the location of your home, the cost to rebuild, and the type of construction.



## TEMPORARY LIVING EXPENSES

Earthquake insurance covers the cost of temporary housing, meals, and other living expenses if your home is uninhabitable after an earthquake.



## POLICY COSTS

Earthquake insurance policies offer flexibility, allowing you to choose coverage that matches your needs and budget. You can select higher deductibles to lower premiums or opt for comprehensive coverage that includes personal property and additional living expenses.



## EXCLUSIONS

Some earthquake related damages, like landslides or flooding, might not be covered. Review your policy to understand any exclusions.



Commissioner Ricardo Lara

The Department recovered millions for consumers as a result of direct intervention on consumer complaints

"We are your insurance experts, if you have any questions, our dedicated staff at the Department of Insurance are here to assist you."

Follow this QR code for more information: [qrco.de/CROB](http://qrco.de/CROB)



800-927-4357 (HELP)



[insurance.ca.gov](http://insurance.ca.gov)



[@insurancecagov](https://www.facebook.com/insurancecagov)



[@CDInews](https://twitter.com/CDInews)