



EARTHQUAKE INSURANCE FOR RENTERS

EMPOWERING CONSUMERS, STRENGTHENING COMMUNITIES

Earthquake insurance provides crucial support, helping you recover more easily if an earthquake affects your home. If you rent, you should consider having earthquake insurance because it ensures you are prepared for unexpected events that could disrupt your life.

Here's what you need to know:



RENTERS INSURANCE DOESN'T COVER EARTHQUAKES

Regular renters insurance usually doesn't cover damage caused by earthquakes. You need separate earthquake insurance to protect your belongings.



COVERS TEMPORARY HOUSING COSTS

If the property is damaged by an earthquake and you cannot live there, earthquake insurance can help pay for a hotel or other temporary housing.



PROTECTS YOUR BELONGINGS

Earthquake insurance helps you replace or repair your personal items, such as furniture, electronics, and clothing, if they're damaged in an earthquake.



IMPORTANT IN HIGH-RISK AREAS

If you live in an area prone to earthquakes, having this insurance is especially important to protect your belongings.



AFFORDABLE COVERAGE

Earthquake insurance is usually affordable because you are only covering your belongings, not repairing or replacing the building.



NEED EARTHQUAKE INSURANCE?

If you need earthquake insurance, contact your current homeowners or renters' insurance company; they should be able to set you up with a CEA insurance policy, and you don't have to wait until your policy renews.



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."

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