

[Earthquake Insurance Shopping Resources for Homeowners](#)

To make an educated decision about insuring your home against the risk of an earthquake, you'll need to get a few quotes from competing insurers. Read UP's buying tips to get a sense of the dollar amounts and types of coverage you want, write them down on a piece of paper, then call around or use the Internet to get "apples to apples" premium quotes from competing insurance companies. The basic categories are: **Dwelling, Contents, Garages, Fences, Pools, Outbuildings, Building Code Compliance, Temporary/Additional Living Expenses.**

Your options are very limited so it's much easier than shopping for auto or homeowners coverage. There are only a few companies selling earthquake insurance these days, and some are very selective about who and what they will insure.

If you're trying to get earthquake insurance in California following a recent quake, do not be discouraged if an agent tells you that you are unable to purchase a policy, as this is not true. In July 2019, following a series of earthquakes in Southern California, the California Insurance Commissioner [issued a bulletin](#) addressing this issue, letting consumers know that refusing to write California Earthquake Authority earthquake insurance coverage for policyholders with a residential insurance policy is not in compliance with state law.

Once you've read UP's buying tips and articles and gotten the premium quotes, you can make the right decision for you, your family and your property. Your buying options vary according to:

1. Where your property is located
2. The age of your property
3. The style of construction
4. The company that is currently insuring the property for fire, etc.
5. Whether you own a condominium, mobile home, or are a renter.

Check UP's links to Internet Shopping Resources to find sites that help you get quotes online. The

following are the primary options for California property owners:

[The California Earthquake Authority](#)

(877) 797-4300 The CEA is a part-public, part-private company that was created by the Legislature to solve what might have been a temporary period of unavailable, unaffordable quake policies after the 1994 Northridge earthquake. By creating the CEA the legislature changed the EQ insurance marketplace permanently, so we'll never know if the problem would have solved itself naturally over time through competitive forces.

Insurance companies like State Farm, Allstate, Farmers and CSAA that no longer sell their own EQ policies to CA 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 not the only option for many California property owners who want to buy quake coverage. It is working hard to lower its rates, improve its products and give consumers more options while strengthening its claims-paying capacity and finance structure. The CEA has come a long way in offering viable choices and we sincerely hope more CA homeowners will opt in. We're optimistic that their new option to buy a policy that only insures the structure and temporary living expenses with a 5 or 10% deductible will help more Californians get quake protection in place. We recommend getting a quote for a CEA policy before you make your decision.

[Arrowhead](#): 1 (877) 233-9722. Sells "stand-alone" EQ coverage not tied to your property insurance to select customers who meet their guidelines. Arrowhead does not offer EQ insurance to renters.

[GeoVera Insurance](#): 1 (800) 324-6020. Sells "stand-alone" EQ insurance. This company is owned by Pacific-Select. They do not have an age requirement for buildings. They do not sell EQ insurance to renters.

[Jumpstart](#): 1 (510) 891-1753. Covers immediate needs after an earthquake with no deductible. Coverage is based on your insured location and your experience of extra expenses.

[Pacific Specialty](#) 1 800-303-5000. Sells "stand-alone" EQ insurance or alongside a Pacific Specialty



property policy. Available in certain states, including California.

[Palomar Specialty](#): 1 (619) 567-5290 Sells “stand-alone” EQ coverage for homes, rentals, and condos. No age restrictions, but discounts offered for retrofitted homes built before 1973. Offered in partnership with Arrowhead.

Other Non-CEA insurers/ The company currently insuring your property. 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 EQ coverage — in most cases, a “mini-policy” with very basic, minimal limits.

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the “Find Help” section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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