



**Personal Service  
Focused On  
You & Your  
Insurance Needs**

## ***Earthquake Protection For Condominiums***

### **What Sets Us Apart**

- Personal service focused on you.
- Guidance to help you make the best choices.
- The right coverage for you at the right price.
- We are advocates for you.
- We get back to you the same day.
- We're here for you 24/7.



**For A Free Quote  
Contact:**

**Corrin Trowbridge or  
Virginia Trowbridge**  
License #0D88229 and #0F52752

**650-FARMERS**

**650-876-9600**

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### **Coverage Not Found In Association Policies**

CEA condominium policies provide for the items below that association insurance policies may not cover.

- Damage to interior built-in items, such as cabinets or carpet.
- Damage to your personal property.
- Increased living expenses while repairs are being made.
- Loss of rental income if you rent your owned condo to others.
- Needed energy repairs.

### **The Expense Of An Association Loan Assessment**

Most homeowners associations' assessments are common after an earthquake. Assessments either pay the association's quake-insurance deductible or repair uninsured damage. The CEA's Loss-Assessment coverage will help pay your share of certain assessments. You also will want to buy Loss-Assessment coverage if your association doesn't have its own earthquake policy in force.

### **Take Advantage Of A Low Personal Property Deductible**

You've worked hard to buy your electronics, furniture and other belongings. Whether your policy covers \$5,000 or \$100,000, your deductible is only \$750.

### **Mix & Match Your Coverage**

**Coverage that can be purchased separately:**

- Building Property - \$25,000
- Loss Assessment - \$25,000, \$50,000 or \$75,000

**Coverage that must be purchased together:**

- Property - \$5,000 to \$100,000
- Loss of Use/Additional Living Expense - \$1,500 to \$25,000

### **Personal Insurance**

Home/Renters  
Earthquake/Flood  
Mobile Home  
Auto  
Motorcycle  
Recreational Vehicle  
Umbrella  
Life  
Health/Long Term Care

### **Business Insurance**

General Liability  
Professional Liability  
Workers Compensation  
Group Health  
Key Person Insurance  
Business/Property  
Business Income  
Business Auto