

EARTHQUAKE

Earthquake - California Limited Earthquake Endorsement - TIC-EQ-97 (12/96)

This section of the Underwriting Guide is provided for information and consistency. The actual earthquake approval is Department of Insurance File 97-6131, approved 9-19-97

Premium per \$1,000 of insurance - Coverage A

Zones	1	2	3
	2.95	1.97	4.01

Age of Dwelling Rating factors

Multiple the Earthquake premium developed by the rating factor show below to determine the total premium

Year of Construction	Factor
Prior to 1940	3.00
1940 through 1949	2.25
1950 and after	2.00

The age of dwelling rating factor does not apply if the dwelling has been retrofitted by bolting the structure to the foundation, reinforcing the chimney and securing the water heater. Evidence of retrofitting must be submitted with the application.

Discounts do not apply to the earthquake coverage.

The Earthquake deductible is 15% of Coverage A and other restrictions apply. Topa only sells the limited earthquake coverage.

Earthquake ZONES:

Zone 1	Counties of Del Norte, Humboldt, Lake, Lassen, Medocindo, Modoc, Mono, Monterey, Plumas, Riverside, San Benito, San Bernardino, San Diego, Sierra, Trinity
Zone 2	Counties of Alpine, Amador, Butte, Calaveras, Colusa, El Dorado, Fresno, Glenn, Kings, Madera, Mariposa, Merced, Nevada, Placer, Sacramento, San Joaquin, Shasta, Siskiyou, Stanislaus, Sutter, Tehama, Tulare, Tuolumne
Zone 3	Counties of Alameda, Contra Costa, Imperial, Inyom Kern, Los Angeles, Marin, Napa, Orange, San Francisco, San Luis Obispo, San Mateo, Santa Barnara, Santa Clara, Santa Cruz, Solano, Sonoma and Ventura.