

TOPA INSURANCE COMPANY
HOME INSURANCE PROGRAM UNDERWRITING GUIDELINES

L. EARTHQUAKE - LIMITED COVERAGE

When Limited Earthquake coverage is provided, it shall apply to the Section I Coverage as follows:

Coverage A - Same limits as provided under the policy.

Coverage B - Not Covered.

Coverage C - \$5,000.

Coverage D - \$1,500 (additional living expense coverage only).

Earthquake coverage does not apply to outbuildings, appurtenant structures, swimming pools, masonry fences and walls not necessary for the structural integrity of the dwelling, walkways and patios not necessary for regular ingress or egress from the dwelling, awnings or other patio coverings, decorative or artistic features, landscaping or masonry chimneys. Coverage C does not apply to glassware, china, porcelain, ceramic items, artwork or decorative items.

1. Deductible

- a. Coverage A 15% of Coverage A limit is applied once per earthquake.
- b. Coverage C Benefits will not be paid under Coverage C unless the damage to the dwelling meets or exceeds the deductible for Coverage A.
- e. Coverage D No deductible is applied to Additional Living Expense.

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

	Zones		
	1	2	3
HO-3	2.95	1.97	4.01
HO-4	1.97	1.43	2.90 Special Program

3. Age or Dwelling Rating Factors

Multiply the Earthquake premium developed by the rating factor shown 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 earthquake coverage.

4. Zones

- Zone 1 Counties of Del Norte, Humboldt, Lake, Lassen, Mendocino, 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, Yolo, Yuba
- Zone 3 Counties of Alameda, Contra Costa, Imperial, Inyo, Kern, Los Angeles, Marin, Napa, Orange, San Francisco, San Luis Obispo, San Mateo, Santa Barbara, Santa Clara, Santa Cruz, Solano, Sonoma and Ventura.