

Liberty Mutual Insurance  
PO BOX 970  
MISHAWAKA IN 46546



A CEA Participating Insurer

NIKOLAI SCHLEGEL  
STEPHANIE SCHLEGEL  
6 ELIZABETH LN  
DANVILLE, CA 94526-1547



## CONTACT US

# Thank you for purchasing your California Earthquake policy.

This package contains your renewal California Earthquake Authority insurance policy. The declarations page summarizes your selected coverages and limits that have been applied.

Please take a moment to look over the enclosed documents:

- REVIEW your renewal declarations page carefully to ensure that your limits and coverages are correct.
- KEEP these materials with your important documents.

Remember, you can visit [LibertyMutual.com/eService](http://LibertyMutual.com/eService) 24 hours a day to get information on your Liberty Mutual account.

If you have any questions about your coverage, please call us at 800-225-8285.

Sincerely,  
Your Liberty Mutual Service Team

Questions About  
Your Policy

By phone  
800-225-8285

Mon-Sat  
7 AM-7 PM PST  
Sun 9 AM-4 PM PST

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PO BOX 970  
MISHAWAKA IN 46546

Visit us online  
[LibertyMutual.com](http://LibertyMutual.com)

To report a claim

By phone  
1-800-2CLAIMS  
(1-800-225-2467)

Online  
[LibertyMutual.com/Claims](http://LibertyMutual.com/Claims)

**VIEW YOUR  
ACCOUNT ONLINE**

Sign up for eService  
[LibertyMutual.com/eService](http://LibertyMutual.com/eService)

# CALIFORNIA EARTHQUAKE AUTHORITY

## BASIC EARTHQUAKE POLICY

### COMMON INTEREST DEVELOPMENT

#### DECLARATIONS

**POLICY NUMBER:** E69-261-828329-40

**POLICY PERIOD:** 12:01a.m. Pacific Time

**FROM:** 09/19/2023 **TO:** 09/19/2024

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**NAMED INSURED AND MAILING ADDRESS:**

NIKOLAI SCHLEGEL

STEPHANIE SCHLEGEL

6 ELIZABETH LN

DANVILLE, CA 94526-1547

The dwelling unit covered by this policy is located at the above address unless otherwise stated:

**Location Address:** 3584 SEAHORN CIR, SAN DIEGO, CA 92130-1016

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We provide coverage at the indicated **limits of insurance**, subject to the applicable deductibles:

<b>COVERAGE:</b>	<b>LIMIT OF INSURANCE:</b>	<b>DEDUCTIBLE</b>
A. BUILDING PROPERTY	<u>\$100,000</u>	<u>\$15,000</u> (15% of the Coverage A Limit of Insurance)
C. PERSONAL PROPERTY	<u>\$5,000</u>	<u>\$250</u> (5% of the Coverage C Limit of Insurance)
D. LOSS OF USE	<u>\$1,500</u>	No deductible
E. LOSS ASSESSMENT	<u>No Coverage</u>	Not Applicable

**NOTE:** If you choose not to purchase "COVERAGE E: LOSS ASSESSMENT," then "NO LOSS ASSESSMENT COVERAGE" will appear under the limit of insurance for "COVERAGE E: LOSS ASSESSMENT."

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**POLICY PREMIUM:** \$98.00

#### POLICY MODIFICATIONS REQUESTED BY YOU

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**NOTE: THIS POLICY MAY BE SURCHARGED**

(Please read the Surcharge Clause of this policy)

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Renewal

**PLEASE READ YOUR POLICY**

**Mortgagee/Lienholder/Additional Insured (Name and Address):**

## **California Earthquake Authority Policy Disclosure**

**You have purchased a California Earthquake Authority (CEA) earthquake insurance policy, which can help you cover the cost of repairing damage to your property and possessions caused by an earthquake.**

**The CEA is not part of your homeowners insurance company.**

**Please keep in mind these important things about your CEA insurance policy:**

- 1. CEA policy coverages are different from the coverages provided in your homeowners insurance policy. For example, this policy does not cover earthquake damage to swimming pools, and it may provide more limited coverage for chimneys, outbuildings, and masonry fences. These are examples of possible differences between your CEA policy and your homeowners policy, and you should consult your CEA policy to understand the types of losses that are limited or excluded and those that are covered.**
- 2. If CEA's liability for earthquake losses exceeds the CEA's available resources the CEA may reduce its payment to you or pay you in installments. This policy is not covered by the California Insurance Guarantee Association and therefore the California Insurance Guarantee Association will not pay your claims if the CEA becomes insolvent and is unable to make payments as promised.**
- 3. In certain cases, your CEA policy premium may be subject to future surcharges if the CEA's obligations to pay earthquake losses rise to a pre-defined level. In that case, in addition to your annual premium you may be charged up to an additional 20% of that premium.**

## **NOTICE OF PRIVACY POLICY**

Liberty Mutual\* values you as a customer and takes your personal privacy seriously. When you request a rate quotation, apply for insurance, request changes to your insurance policy or submit a claim, you disclose information about yourself or members of your family. This notice tells you how we treat the information we collect about you.

### **1. INFORMATION WE MAY COLLECT**

We collect information about you from:

- Applications or other forms you complete, and information you provide to us over the telephone;
- Your business dealings with us and other companies;
- Your employer or association for Liberty Mutual Group products;
- Consumer reporting agencies, Motor Vehicle Departments, inspection services and medical providers; and
- Visits to our Liberty Mutual website.

### **2. TYPES OF INFORMATION WE MAY DISCLOSE**

We may disclose the following about you:

- Information from your application or other forms, such as your name, date of birth, address, social security number, vehicle and driver information;
- Information about your transactions with us, our affiliates or others, such as your insurance coverages, payment history, and certain claims information; and
- Information we receive from third parties, such as your motor vehicle records and claims history.

### **3. TO WHOM INFORMATION MAY BE DISCLOSED**

We do not disclose personal information about you to anyone unless allowed by law. We are allowed by law to provide information to:

- A third party that performs services for us, such as claims investigations, medical examinations, inspections, and appraisals or for roadside assistance or the repair of your vehicle if you have a claim;
- Our affiliated companies and reinsurers;
- Insurance regulators and reporting agencies;
- Consumer reporting agencies to obtain loss history information, motor vehicle reports, or credit report information where permitted by law;
- State Motor Vehicle Departments to obtain a report of any accidents or convictions or to confirm your compliance with compulsory motor vehicle liability insurance laws;
- Law enforcement agencies or other government authorities to report suspected illegal activities;
- A person or organization conducting insurance actuarial, or research studies;
- Companies that provide marketing services on our behalf, or as part of a joint marketing agreement with banks, credit unions, and affinity partners, or providers of annuity and financial products and services offered through us to our customers; and
- As otherwise permitted by law.

### **4. HOW WE PROTECT INFORMATION**

We maintain physical, electronic, and procedural safeguards to protect your nonpublic personal information. These safeguards comply with applicable laws. We retain your information for as long as required by law or regulation. The only employees or agents who have access to your information are those who must have it to provide products or services to you. We do not sell your information to mass marketing or telemarketing companies. Any information we share with third parties, such as those organizations which perform a service for us or market our products, is subject to appropriate confidentiality protections and may be used only for the purposes intended.

\*This privacy notice is provided on behalf of the following Liberty Mutual companies and affiliates that provide personal automobile, homeowners, life insurance and annuities: Liberty Mutual Insurance Company, Liberty Mutual Fire Insurance Company, Liberty Insurance Corporation, LM Insurance Corporation, The First Liberty Insurance Corporation, Liberty Insurance Company of America, Liberty Northwest Insurance Corporation, Liberty Life Assurance Company of Boston, Liberty County Mutual Insurance Company (Texas only), Liberty Lloyds of Texas Insurance Company, LM Property and Casualty Insurance Company, Liberty Mutual Personal Insurance Company, Liberty Personal Insurance Company, Liberty Mutual Mid-Atlantic Insurance Company, LM General Insurance Company, American States Preferred Insurance Company, Consolidated Insurance Company, Wausau General Insurance Company, Wausau Underwriters Insurance Company, Wausau Business Insurance Company and Montgomery Mutual Insurance Company.

## BILLING INFORMATION

Your premium notice will be mailed to you in a few days. When it arrives, you may choose a method of payment to suit your budget.

### THE CHOICE IS YOURS

- ... You may pay the entire premium in full without additional charge. Your payment must be received by the due date shown on the premium notice.

OR

- ... You may pay the premium in installments with 25% down and the balance in 5 monthly installments (minimum \$30). If you pay in installments, your next bill and all subsequent bills, whether or not there is a minimum amount due, will include a \$2.00 Billing Expense Fee (shown under APR or Billing Expense Fee) reflected in your installment payment.

OR

- ... You may pay an amount greater than the minimum due. If you pay more, you will reduce the "in full" amount.

### PREMIUM PAYMENTS SCHEDULE

(Minimum of \$30. a month)

If the Total Policy Premium is:	And You Put Down:	The Balance Subject to Billing Fee Will Be:	The Total Number of Monthly Installments (\$30 Minimum) Will Be:	The Monthly Installment Before Adding The Billing Fee Will Be:	The Total Billing Fee For All Installments Will Be:	And The Total Deferred Payment Price Will Be:
\$ 200	\$ 50.00	\$150.00	5	\$ 30.00	\$ 10.00	\$ 210.00
\$ 300	\$ 75.00	\$225.00	5	\$ 45.00	\$ 10.00	\$ 310.00
\$ 350	\$ 87.50	\$262.50	5	\$ 52.50	\$ 10.00	\$ 360.00
\$ 400	\$100.00	\$300.00	5	\$ 60.00	\$ 10.00	\$ 410.00
\$ 500	\$125.00	\$375.00	5	\$ 75.00	\$ 10.00	\$ 510.00
\$ 600	\$150.00	\$450.00	5	\$ 90.00	\$ 10.00	\$ 610.00
\$1000	\$250.00	\$750.00	5	\$150.00	\$ 10.00	\$1,010.00



Liberty Mutual Insurance Company  
A Participating Insurer of the CEA  
PO BOX 9099  
Dover, NH 03821

E69-261-828329-40



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