PERSONAL LINES

TRAVELERS QUANTUM HOMEOWNER MANUAL

CALIFORNIA

Rules / Underwriting

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TRAVELERS

QUANTUM® HOMEOWNERS PROGRAM - CALIFORNIA

Travelers Commercial Insurance Company

Quantum Home℠

CHECKING SLIP

Rule Governing Application of Revised Rules and Rates – All Companies

This change is effective **10/4/2019.**

Guidelines

New Business Guidelines	1-5	Rev. 10/04/2019
Renewal Guidelines	1-3	Rev. 10/04/2019

MEMORANDUM OF CHANGES

The following change was made to the **Guidelines:**

- New Business & Renewal Guidelines have been revised to update the Difference In Conditions requirements to be more flexible around the Coverage B & C limit matching.

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*Q U A N T U M H O M E*SM

California Homeowners New Business Eligibility Guidelines

The following guidelines identify risks that are eligible for our *QUANTUM HOME*SM program. These guidelines will not be applied in any manner that conflicts with the insurance laws or regulations of the state. **Submit referrals prior to binding**.

All risks meeting the eligibility criteria are to be written in Eligibility Program A, unless a different Eligibility Program is shown below or in the Homeowner Manual.

I. A RISK IS NOT ELIGIBLE IF IT INVOLVES ANY OF THE FOLLOWING:

A. An animal or pet that is vicious or has previously bitten or injured, or if any occupant has a dog of the breed shown: Akita, Alaskan Malamute, American Bull Terrier, American Staffordshire Terrier, Chow Chow, Doberman Pinscher, Mastiffs, Pit Bull, Presa Canario, Rottweiler, Staffordshire Bull Terrier, any wolf hybrid or any mix of these breeds.

B. Liability exposures involving any attractive nuisance type exposure including, but not limited to: trampolines, skateboard ramps, bicycle jumps and swimming pools that are not fenced or secured (e.g. electric retractable safety cover or retractable locking ladder).

C. Has an underground fuel tank.

D. Is a dwelling located in an ineligible designated brush area. Reference IV CAT Management section A below.

E. Is a dwelling subject to landslide or mudslide, but not limited to a dwelling built on a hillside, stilts and/or pilings, or is on a slope greater than 22 degrees (40%).

F. Is a dwelling located in a company designated earthquake area.

G. Is a mobile or manufactured home.

H. Is a dwelling with coverage A value of $1,500,000 or more with no monitored central station fire and burglar alarm system.

I. Is in an ISO protection class 9 or 10 or ending in X or W (e.g. 1X, 10W) or is over 5 miles from the first responding fire department.

J. Is a dwelling with an All Other Perils deductible less than $1000.

K. Is a secondary or seasonal dwelling with coverage A value of $500,000 or more with no monitored central station fire and burglar alarm system.

L. Is a dwelling with Coverage A of $500,000 or more which is unoccupied more than 3 months of the year without a central station monitored low temperature sensor or water flow sensor.

M. Is a condominium with $500,000 or more of Personal Property (Coverage C) and Building (Coverage A) combined with no monitored central station fire and burglar alarm system.

N. Is a tenant with $500,000 or more of Personal Property (Coverage C) and Additions and Alterations coverage combined with no monitored central station fire and burglar alarm system.

O. Is vacant, unoccupied or for sale.

P. Is a secondary or seasonal home dwelling which is an ISO protection class 9 or 10 or ending in X or W and we do not write the primary dwelling.

Q. Is a log home.

R. Contains a wood stove, coal stove, pellet stove or other wood-burning device (excluding fireplaces) as an alternate or supplemental heat source unless the stove has been professionally installed, or has been inspected and approved by the local fire department or building inspector.

S. Is a dwelling subject to flood or wavewash (all Flood Zones starting with V and A) unless the risk is covered by a Flood Policy up to the Coverage A limit or the FEMA maximum of $250,000 Coverage A.

T. Is a dwelling with a roof covering of asbestos shingles, T-lock shingles, or an overlay roof (e.g. asphalt, fiberglass or composition shingles over wood shakes or wood shingles).

II. CONDITION OF DWELLING/CONDOMINIUM:

A. The dwelling and all major systems (plumbing, heating, electrical, roof) must be in good condition and have no unrepaired conditions or any uncorrected fire or building code violations. If the dwelling is more than 25 years old, the Modernization Section of the ACORD Homeowners application must be completed. All dwellings are subject to inspection. Dwellings located in high wildfire exposure areas are also subject to an inspection for adherence to defensible space guidelines as defined in PRC 4291 or guidance published by The Department of Forestry and Fire Protection (CAL FIRE).

Modernization Requirements (applies to all dwellings and to condominiums if the roof is insured under coverage A):

1. Roof must have been replaced within the past:
   a. 15 years if wood shakes or wood shingles,
   b. 25 years if any other roof material (except tile roofs, slate roofs, or similar "lifetime" roof materials);
2. Oil furnace/burner cannot be older than 25 years or gas furnace/burner cannot be older than 35 years; and
3. Electrical must have circuit breakers in whole or in part.

B. Heating must be a central heating system, thermostatically controlled electric heating system or thermostatically controlled radiant water heating system. If the central heating system includes a wood or coal burning furnace as the primary heat source, the dwelling must have a backup oil or gas central heating system, thermostatically controlled electric heating system or thermostatically controlled radiant water heating system. (Note: A converted coal furnace, kerosene heater, electric space heater, wood, coal, or pellet stove or other wood-burning device cannot be the primary source of heat). All wood, pellet and coal stoves or other wood-burning devices (excluding fireplaces) require completion of the Supplemental Heating Questionnaire. These stoves must be professionally installed or approved by the local fire department or building inspector.

C. Dwellings must be insured to 100% of Replacement Cost using costs associated with actual year built (e.g. homes built prior to 1940 must use "Pre-1940" costs). Pre-1940 homes using "Standard" replacement costs to determine Coverage A replacement cost are acceptable only when the Functional Replacement Cost Coverage is included on the policy.

III. RISKS INVOLVING THE FOLLOWING MUST BE REFERRED TO AN UNDERWRITER UNBOUND:

Referral underwriting involves a review of risk characteristics prior to the issuance of the policy. Prior losses will be reviewed for eligibility to determine if an actual relationship to the insured's loss exposure exists. While Loss history is one of the most important aspects of referral underwriting review, all aspects of the risk should also be reviewed. Listed below are the typical factors which will be reviewed prior to policy issuance. We decline coverage when, in our underwriting judgment, the presence of any factors outlined below presents an unacceptable risk of loss. These guidelines are not inclusive as other factors, including any uncorrected or unmitigated causes of prior losses, may warrant consideration in the underwriting process. If any prior structural loss is at the risk address, the condition causing the loss and any resulting damage must have been repaired.

A. Risks with more than 1 loss in the past 12 months or more than 2 losses in the past 5 years (all types and amounts).

B. Risks with more than 1 non-weather loss in the past 3 years

C. Risks with more than one of the same (Fire, Water, Liability or Theft) losses in the past 5 years

(B. and C. above include non-serial numbered catastrophe losses and serial numbered catastrophe losses, but exclude closed without payment losses)

D. Risks with any non-weather water loss in the past 3 years all types and amounts
   1. excluding non-serial/serial catastrophe losses
   2. including 2 or more closed without payment losses

E. Risks with 1 or more weather losses (including CAT's) greater than or equal to $100,000 in the past 3 years

F. Risks with 1 or more non-weather losses greater than or equal to $40,000 in the past 3 years

G. Is located out of state, unless a prior agreement exists between the company and the agency. If the agent has appropriate non-resident licenses, the risk may be submitted unbound for consideration.

H. Has previously been cancelled, declined or non-renewed in the past 3 years.

I. Business conducted out of home which involves client traffic on the premises.

J. Farming/ranching operations.

K. Home under construction.

L. Dwellings that are listed on the State or National Historic Home Registry.

M. Secondary or seasonal homes with Coverage A of $500,000 or more with no monitored central station fire and burglar alarm system.

N. Number of months rented is greater than 6 months.

O. Dwellings with wood shake or wood shingle roofs less than 15 years old.

P. Risks involving the following values will be referred to underwriting:

1. Dwelling – Coverage A is $1,500,000 or more
2. Condominium – Coverage A and C combined is $500,000 or more
3. Tenant – Coverage C and Additions & Alterations combined is $500,000 or more
4. Risks with total exposure of $4,000,000 or more (Coverage A + B + C + D + Valuable Items + Personal Articles Floater)

Q. Risks with an ISO FireLine score other than 0-30.

R. Is a secondary or seasonal dwelling with a Coverage A greater than $750,000 which is an ISO protection class 1-8 and we do not write the primary dwelling.

S. Dwellings with a wood roof.

T. If any occupant has a dog of a breed listed in Section I.A. above and that dog is a service or emotional support animal with proper certification and/or training.

IV. CATASTROPHE MANAGEMENT:

A. The following Risks are ineligible:
1. Risks with an ISO FireLine fuel score of 4 or 5
2. Risks with an ISO FireLine score of 4 – 30

B. Designated brush areas are determined based on ZIP Code and brush fuel at the location and/or in the surrounding area.

The following risks are ineligible if located in the ZIP codes shown below:
1. Risks with an ISO fuel score of 3, or
2. Risks with an ISO fuel score 1 or 2 and the SHIA (Special Hazard Interface Area) indicator is present

90046	91344	91739	92064	92320	92374	92504	92553	92592	92886
90077	91350	91741	92065	92321	92376	92505	92555	92595	92887
90265	91351	91752	92071	92322	92377	92506	92557	92596	93015
91040	91354	91759	92078	92324	92382	92507	92562	92651	93023
91301	91355	91765	92084	92325	92385	92508	92563	92675	93060
91302	91362	91914	92127	92335	92397	92509	92567	92676	93063
91303	91364	91917	92128	92336	92399	92518	92570	92679	93065
91304	91367	91935	92131	92337	92401	92521	92571	92808	93105
91306	91377	91963	92220	92344	92404	92530	92582	92823	93108
91307	91381	91978	92223	92346	92405	92532	92583	92860	93510
91311	91384	91980	92230	92350	92407	92543	92584	92862	93551
91321	91387	92009	92262	92352	92408	92544	92585	92879	95018
91324	91390	92021	92282	92354	92410	92545	92586	92880	95030
91326	91708	92025	92313	92358	92411	92548	92587	92881	
91340	91709	92028	92316	92359	92501	92549	92590	92882	
91342	91737	92040	92317	92373	92503	92551	92591	92883	

The following risks are ineligible if located in the Zip codes shown below:

1. Risks with an ISO fuel score 2 or 3 and the SHIA (Special Hazard Interface Area) indicator is present

90263	91320	91711	91901	92067	92386	93536
90290	91325	91724	91902	92070	92610	94611
91001	91352	91730	91906	92082	92673	
91010	91360	91740	91913	92129	92688	
91011	91361	91748	91915	92240	92692	
91016	91371	91761	91977	92308	92694	
91042	91501	91764	92019	92314	92807	
91104	91502	91768	92020	92315	93003	
91201	91504	91773	92026	92333	93012	
91202	91701	91784	92027	92339	93021	
91203	91702	91789	92029	92345	93066	
91206	91710	91792	92055	92371	93532	

The following risks are ineligible if located in the zip codes shown below:

1. Risks with an ISO fuel score of 3 are ineligible if located in the ZIP codes shown below:

90049	92069	95005	95257	95633	95682	95726	95956	96120
90065	92119	95006	95335	95634	95684	95728	95959	96122
90068	93001	95033	95346	95635	95685	95735	95960	96124
90210	93022	95223	95370	95636	95689	95910	95969	96125
91024	93103	95224	95372	95642	95701	95915	95971	96137
91103	93271	95228	95383	95646	95703	95923	95975	96140
91107	93424	95232	95461	95651	95709	95934	95977	96141
91207	93426	95233	95601	95656	95713	95936	95983	96142
91214	93529	95245	95602	95658	95714	95942	95984	96143
91403	93531	95246	95603	95664	95715	95944	95986	96145
91423	93541	95247	95614	95665	95717	95945	96020	96146
91604	93546	95248	95619	95666	95720	95946	96103	96148
91916	93644	95249	95623	95667	95721	95947	96105	96150
91962	93664	95251	95629	95672	95722	95949	96106	96161
92036	95003	95255	95631	95675	95724	95954	96111	96162

A risk that is ineligible due to brush may be written if Coverage A does not exceed $750,000, the Difference in Conditions endorsement is added to the policy and a CA FAIR Plan policy is in force that has:

1. Coverage A limit that is equal to or greater than the Travelers policy
2. Coverage C limit that is equal to or greater than 25% of Coverage A
3. Coverage for Fire or Lightning, Internal Explosion and Smoke Damage, Extended Coverages and Vandalism or Malicious Mischief
4. Dwelling Replacement Cost and Personal Property Replacement Cost
5. Inflation Guard

It is recommended that Coverage B and C limits on the CA FAIR Plan policy match the Travelers policy in order to avoid any potential coverage gaps. A copy of the CA FAIR Plan policy must be submitted to Underwriting before the Difference in Conditions endorsement can be added.

V. Temporary Suspension of Binding Coverage: We may issue a suspension of binding coverage for Hurricanes, Tropical Storms, Wildfires, Earthquakes or other severe weather. Any suspension of binding authority will remain in effect until an announcement is made lifting the suspension. This suspension when in effect will apply to new business as well as requests for adding coverage, increasing a coverage limit, reducing a deductible amount or reinstatement of coverage on existing business. Details of any suspension of binding coverage currently in effect can be viewed on Agent HQ.

Quantum Homeowners and High Value Homeowners Renewal Guidelines

For all of the renewal conditions shown in Section I, III and IV below, refer to the Homeowners Expectations document on Live Publish. If renewal underwriting action is to be taken on any risk for a condition shown in any of the sections below, refer to the Termination Manual on Live Publish.

Important Note: Do not non-renew a policy if the total loss to the primary insured structure was ***caused by a disaster such as earthquake, fire, tidal wave, flood, hurricane, riot, storm or other similar or catastrophic occurrence for which a state of emergency has been issued***. An insurer must renew at least two times after the date of loss. Nonrenewal action may still be taken should any of the following occur:

a. Nonpayment of premium, including nonpayment of any additional premiums, calculated in accordance with the current rating manual of the insurer, justified by a physical change in the insured property or a change in its occupancy or use.

b. Conviction of the named insured of a crime having as one of its necessary elements an act increasing any hazard insured against.

c. Discovery of fraud or material misrepresentation by either of the following:
(1) The insured or his or her representative in obtaining the insurance.
(2) The named insured or his or her representative in pursuing a claim under the policy.

d. Discovery of grossly negligent acts or omissions by the insured or his or her representative substantially increasing any of the hazards insured against.

e. Physical changes in the insured property which result in the property becoming uninsurable.

Do not nonrenew a residential property policy solely because the risk is located in any Zip Code within or adjacent to the fire perimeter for one year following the declaration of a state of emergency based on the fact that the insured structure is located in an area in which a wildfire has occurred. This prohibition applies to all residential property policies in effect at the time of the declared emergency. The Department of Forestry and Fire Protection will provide the Ins. Commissioner with the data necessary to determine impacted zip codes. The insurance commissioner will then issue a bulletin to insurers detailing those zip codes. SB 824, Ins § 675.1 eff. 1-1-2019).

This section doesn't apply to any of following circumstances:

- Willful or grossly negligent acts or omissions by the named insured or his representatives are discovered that materially increase any of the risks insured against.
- If losses unrelated to the post-disaster loss condition of the property have occurred that would collectively render the risk ineligible for renewal.
- If there are physical or risk changes to the insured property beyond the catastrophe-damaged condition of the structures and surface landscape that result in the property becoming uninsurable.

Renewal underwriting involves a review of risk characteristics just prior to the end of the current policy period and start of the new. Decisions made at renewal may differ from those made at new business because there is generally more information available. While Loss history is one of the most important aspects of renewal underwriting review, all aspects of the risk should also be reviewed. Listed below are the typical factors which will be reviewed prior to renewal. We nonrenew coverage when, in our underwriting judgment, the presence of any factors outlined below presents an unacceptable risk of loss. These guidelines are not inclusive as other factors, including uncorrected or unmitigated causes of prior losses, may warrant consideration in the underwriting process.

I. The following scenarios will trigger a review if 1 or more losses have occurred in the past 15 months.

Quantum Homeowners and High Value Homeowners Renewal Guidelines

A.

Loss Type	15 Months	3 Years	5 Years
Non-Weather	1 ≥ $40,000	2	3
Weather (including CATs)	1 ≥ $100,000		3
Non-CAT Fire			2
Non-CAT Theft			2
Non-CAT Water			2
Non-weather Water (including 2 or more CWPs)		1	
Non-Cat Wind/Hail			2
Non-CAT Liability			2
All Types (including CATs)		1 weather and 1 non-weather	3
All Types (including CATs and CWPs)		3	4

Note: CWP losses are not included in the above counts unless indicated.

B. Any Non-CAT fire loss for any amount in the past 3 years for:
1. Dwellings with Coverage A amount $1,000,000 or greater,
2. Condominiums with Coverage A and/or Coverage C amount $500,000 or greater, or
3. Tenants with Coverage C $500,000 or greater,

and no monitored central station fire alarm system.

C. Any theft loss for any amount in the past 3 years for:
1. Dwellings with Coverage A amount $1,000,000 or greater,
2. Condominiums with Coverage A and/or Coverage C amount $500,000 or greater, or
3. Tenants with Coverage C $500,000 or greater,

and no monitored central station burglar alarm system.

D. Any wind, hail, water or fire loss on a dwelling with roof covering more than 25 years old, except tile roofs, slate roofs or similar “lifetime” roof materials (excluding closed without payment losses but including CATs and non-CATs).

E. Risks with Coverage A of $1,000,000 or greater that are more than 5 miles to the nearest fire station and have 1 or more non-CAT fire, theft or water losses in the past 3 years (excluding closed without payment losses)

II. Review the following new or changes in exposures on renewals and policy changes:

A. Watercraft
B. Incidental office exposure
C. Business pursuits
D. Business on premises
E. Dwelling less than 100% ITV
F. Dwelling over 150% ITV
G. Liability extended to one or more rental properties in states with no lead paint liability exclusion
H. Alternate/Supplemental heat device (e.g. wood stove, coal stove, pellet stove, kerosene space heater)
I. Earthquake coverage in states with an earthquake program
J. Total insured value $8M or greater (reinsurance)

K. PLUS exposure > $1M or a yes answer to any underwriting question of >2 youthful drivers, any recreational vehicles, watercraft, rental property, motorcycles or full time employees
L. Snowmobiles
M. Incidental Farming
N. Endorsements for Other structures coverage exceeding $300,000
O. Dwellings with a FireLine score of 13 - 30.
P. Any dwelling built on a slope greater than 40 percent.

III. Risks having the following exposure characteristics/conditions are ineligible

A. Any dwelling with a roof covering of asbestos shingles, T-lock shingles or an overlay roof (e.g. asphalt, fiberglass or composition shingles over wood shakes or wood shingles).
B. Any dwelling that is a log home.

IV. Catastrophe Management

A. Designated brush areas are determined utilizing brush fuel, slope, and road access. A risk that is ineligible due to brush may be written if Coverage A does not exceed $750,000, the Difference in Conditions endorsement is added to the policy and a CA FAIR Plan policy is in force that has:
   1. Coverage A limit that is equal to or greater than the Travelers policy
   2. Coverage C limit that is equal to or greater than 25% of Coverage A
   3. Coverage for Fire or Lightning, Internal Explosion and Smoke Damage, Extended Coverages and Vandalism or Malicious Mischief
   3. Dwelling Replacement Cost and Personal Property Replacement Cost
   4. Inflation Guard

   It is recommended that Coverage B and C limits on the CA FAIR Plan policy match the Travelers policy in order to avoid any potential coverage gaps. A copy of the CA FAIR Plan policy must be submitted to Underwriting before the Difference in Conditions endorsement can be added.

B. **Temporary Suspension of Binding Coverage:** We may issue a suspension of binding coverage for Hurricanes, Tropical Storms, Wildfires, Earthquakes or other severe weather. Any suspension of binding authority will remain in effect until an announcement is made lifting the suspension. This suspension when in effect will apply to new business as well as requests for adding coverage, increasing a coverage limit, reducing a deductible amount or reinstatement of coverage on existing business. Details of any suspension of binding coverage currently in effect can be viewed on Agent HQ.

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QUANTUM® HOMEOWNERS PROGRAM - CALIFORNIA

Travelers Commercial Insurance Company

***Quantum Home*sm**

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QUANTUM® HOMEOWNERS PROGRAM - CALIFORNIA

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***Quantum Home*sm**

GENERAL RULES

Rule 100 Introduction

The Homeowners Policy Program provides property and liability coverages using the forms and endorsements specified in this manual. This manual contains the rules and classifications governing the writing of the Homeowners Policy.

The rules, rates, forms and endorsements of Travelers for each coverage shall govern in all cases not specifically provided for in this manual.

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Rule 101 Limits of Liability and Coverage Relationships

A. The limits of liability required under the Homeowners policy are as follows:

SECTION I - PROPERTY COVERAGES	FORM HO-3	FORM HO-4	FORM HO-6
Coverage A - Dwelling Minimum Limit	No Minimum Limit	--	$5,000 Refer to Rule 507
Coverage B - Other Structures	10% of Limit on Dwelling	--	--
Coverage C - Personal Property	50% of Limit on Dwelling (1 or 2 family dwelling) 30% of Limit on Dwelling (3 family dwelling) 25% of Limit on Dwelling (4 family dwelling)	No Minimum Limit	No Minimum Limit
Coverage D - Loss of Use	30% of Limit on Dwelling (1 or 2 family dwellings) 20% of Limit on Dwelling (3 or 4 family dwellings)	30% of Limit on Coverage C	50% of Limit on Coverage C

SECTION II - LIABILITY COVERAGES	ALL FORMS
Coverage E - Personal Liability	$100,000 Each Occurrence
Coverage F - Medical Payments to Others	$1,000 Each Person

B. All Forms. The limit of liability for Coverage C and Coverage D of Section I, and E and F of Section II, may be increased.

C. Form HO-3. The limit of liability for Coverage B may be increased. The new total limit of liability for Coverage B will be shown in the Declarations.

D. Form HO-6. The limit of liability for Coverage A of Section I may be increased.

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Rule 102 Description of Coverages

The following is a general description of the coverages provided by the individual Homeowners policy forms. The policy should be consulted for exact contract conditions.

A. Section I - Property Coverages - Perils Insured Against

1. Coverage A - Dwelling
Coverage B - Other Structures
Coverage C - Personal Property
Coverage D - Loss of Use

2. **FORM HO-3 SPECIAL FORM.** Covers Dwelling, Other Structures, and Loss of Use against risks of physical loss, with certain exceptions. Personal Property is covered against loss by:

Fire or lightning	Theft
Windstorm or hail	Falling objects
Explosion	Weight of ice, snow or sleet
Riot or civil commotion	Accidental discharge or overflow of water or steam
Aircraft	Sudden and accidental tearing apart of a heating system or appliance
Vehicles	Freezing
Smoke	Sudden and accidental damage from electrical current
Vandalism or malicious mischief	Volcanic eruption

3. **FORM HO-4 CONTENTS BROAD FORM.** Covers Personal Property, including the insured's interests in building additions and alterations, and Loss of Use against loss by the same perils as provided in **FORM HO-3 SPECIAL FORM**.

4. **FORM HO-6 CONDOMINIUM UNIT OWNERS FORM.** Covers building additions and alterations of the unit and Loss of Use against risks of physical loss, with certain exceptions. Personal Property is covered for the same perils as provided in **FORM HO-3 SPECIAL FORM.**

B. Section II - Liability Coverages - All Forms

1. Coverage E - Personal Liability

Covers payment on behalf of any insured of all sums for which the insured becomes legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.

2. Coverage F - Medical Payments to Others

Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises or personal activities.

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Rule 103 Mandatory Coverages

It is mandatory that insurance be written for all coverages provided under both Section I and Section II of the Homeowners policy.

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Rule 104 Eligibility

A. All Forms except HO-4 and HO-6. A Homeowners policy may be issued:

1. To the owner-occupant(s) of a 1, 2, 3, or 4 family dwelling which is used exclusively for private residential purposes (except as provided in Paragraphs **E.** and **G.** below). A 1 family dwelling may not be occupied by more than one additional family or two roomers or boarders. In a 2, 3, or 4 family dwelling, an individual family unit may not be occupied by more than two families or one family with two roomers or boarders; or

2. To the purchaser-occupant(s) who has entered into a long term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered by adding the seller as an Additional Insured; or

3. To the occupant of a dwelling under a written life estate arrangement. The owner's interest in the building and premises liability may be covered by adding the owner as an Additional Insured; or

4. To cover dwellings in the course of construction provided the policy is issued only in the name of the intended owner-occupant(s) of the dwelling.

5. When a 2, 3, or 4 family dwelling is occupied by co-owners, each occupying a separate apartment, a Homeowners policy providing building coverage may be issued to only one of the co-owners occupying the dwelling. The policy may be amended to cover the interest of the other co-owner(s) in the building and for premises liability by adding them as an Additional Insured. A separate Homeowners policy **Form HO-4** may be issued to the second, third, and fourth co-owner(s) occupying the other apartment(s) in the dwelling.

6. Subject to all other sections of this rule, a Homeowners Policy may be issued to cover a seasonal or secondary dwelling.

It is permissible to extend the Homeowners policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability by naming the joint owner as an Additional Insured in the Declarations.

B. Form HO-4 A Homeowners Policy may be issued to:

1. The tenant(s) (non-owner) of a dwelling or an apartment situated in any building; or

2. The owner-occupant(s) of a dwelling, cooperative unit or of a building containing an apartment not otherwise eligible for a Homeowners Policy under Paragraph **A.**; provided the residence premises occupied by the insured is used exclusively for residential purposes (except as provided in Paragraph **E.**). The dwelling or apartment unit may not be occupied by more than one additional family or two boarders or roomers.

C. Form HO-6

A Homeowners Policy may be issued to the owner-occupant(s) of a condominium or cooperative unit which is used exclusively for residential purposes (except as provided in Paragraph **E.** and **G.**). The unit may not be occupied by more than one additional family or two boarders or roomers.

D. Manufactured Home, Mobile Home, Trailer Home or House Trailer

A Homeowners Policy shall not be issued to cover any manufactured home, mobile home, trailer home, or house trailer or their contents.

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Rule 104 Eligibility (continued)

E. Permitted Business Occupancies

Certain business occupancies are permitted, provided:

1. The premises is occupied principally for private residential purposes, and

2. There is no other business occupancy on the premises.

When the business is conducted on the residence premises, refer to Rules 510 for Section I Coverage and Rules 609 for Section II Coverage. When it is conducted from an Other Residence only Section II Coverage is available. Refer to Rules 609.

F. Farm Property

A Homeowners Policy shall not be issued to cover any property to which farm forms or rates apply under the rules of Travelers. In no event will a policy be issued to cover any property situated on premises used for farming purposes other than incidental farming. Refer to Rule 614.

G. Residence Held in Trust (All Forms except HO-4)

A Homeowners Policy may be issued in the name of a trust and trustee(s) when legal title to a 1, 2, 3, 4 family dwelling or a condominium unit is held solely by the trust and:

1. The trustee and/or beneficiary or grantor regularly reside in the residence held in trust; and

2. The residence held in trust is used exclusively for residential purposes, except as provided in Paragraph **E.**

Refer to Rule 529 for the rule of application.

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Rule 105 Secondary or Seasonal Residence Premises

A. Same or Other State:

Homeowners coverage on a secondary or seasonal residence premises shall be provided under a separate policy. All the rules of this Manual will apply. However, when Travelers provides coverage on both the primary and secondary residence premises, coverage under Section II is not mandatory in the policy covering the secondary residence premises. The policy number of the primary policy will be shown on the Declarations page.

A seasonal dwelling is a dwelling with continuous un-occupancy of three or more consecutive months during any one year period.

B. Premium:

1. When Section II coverage is extended from the primary policy, the base premium for the secondary residence premises is reduced.

2. Apply the charge for an additional insured location shown on the Declarations of the policy covering the primary residence premises. See Rule 603.

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Rule 106 Public Protection Classifications and Information

A. Classifications:

Refer to Rule 301.A.4 in the rate section of this manual for Public Protection Class information.

B. Protection Information:

The Public Protection Class listings in the ISO Community Mitigation Classification Manual apply to risks insured under Homeowners Program policies.

1. The Public Protection Class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (e.g. 8, 7, 6, etc.).

2. In a classified area where two or more classifications are shown (e.g., 6/6X), the classification is determined as follows:

Distance from a Recognized Responding Fire Station	Class
a. 5 road miles or less with a recognized water source within 1,000 feet	*
b. 5 road miles or less with a recognized water source beyond 1,000 feet	**
c. Water 10: 1. More than 5 but less than or equal to 7 miles with a recognized water source within 1,000 feet. 2. More than 5 but less than or equal to 7 miles and a footnote indicates there is an alternate credible water supply.	10W
* First Public Protection Class e.g. 6/6X.... use Class 6) ** Second Public Protection Class (e.g., 6/6X…use Class 6X)	

3. For jurisdictions or areas not qualifying for 2.a., 2.b., 2.c. above or not listed in the ISO Community Mitigation Classification Manual, Class 10 applies.

4. Subscription Type Fire Departments, including those located in split-classified communities, are indicated by a footnote in the ISO Community Mitigation Classification Manual. Class 10 applies to individual properties that do not subscribe to the listed subscription fire department.

5. Definitions:

a. “Recognized responding fire station” means a fire station meeting the minimum criteria for ISO’s Fire Suppression Rating Schedule (FSRS).

b. “Primary fire department” means the fire department the fire department that has primary overall responsibility for the jurisdiction.

c. “Recognized water source” means a water source meeting the minimum criteria of ISO’s Fire Suppression Rating Schedule (FSRS).

d. “Alternate credible water supply” means a water supply delivered by fire department operations to areas beyond 1,000 feet of a credible water supply source.

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Rule 107 Single and Separate Building Definitions

A. Single Building:

All buildings or sections of buildings which are accessible through unprotected openings shall be considered as a single building.

B. Separate Building:

1. Buildings which are separated by space shall be considered separate buildings.

2. Buildings or sections of buildings (e.g. rowhouse, townhouse) which are separated by:

a. A 6 inch reinforced concrete or an 8 inch masonry party wall; or

b. A documented minimum two hour non-combustible wall which has been laboratory tested for independent structural integrity under fire conditions;

which pierces or rises to the underside of the roof and which pierces or extends to the inner-side of the exterior wall shall be considered separate buildings. Accessibility between buildings with independent walls or through masonry, party walls as described shall be protected by at least a Class A Fire Door installed in a masonry wall section.

See Rule 402.

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Rule 201 Policy Period

The Homeowners policy is written for a period of one year and may be continued for successive policy periods based upon the premiums, forms and endorsements then in effect for Travelers.

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Rule 202 Changes or Cancellations

A. It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.

B. If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis, subject to the minimum premium requirement.

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Rule 203 Manual Premium Revisions

A manual premium revision shall be made in accordance with the following procedures:

A. The effective date of such revision shall be as announced.

B. The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.

C. Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect in-force policy forms, endorsements, or premiums, until the policy is renewed.

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Rule 204 Multiple Company Insurance

The dividing of Sections I and II coverages by two or more insurance companies is not permitted.

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Rule 206 Transfer or Assignment

Subject to the consent of Travelers, to all the rules of this Manual and to any necessary adjustment of premium, a Homeowners policy may be endorsed to effect:

A. Transfer to another location within the same state; or

B. Assignment from one insured to another in the event of transfer of title of the dwelling.

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Rule 208 Whole Dollar Premium

All premiums shown on the policy and endorsements will be rounded to the nearest whole dollar. A premium of fifty cents ($0.50) or more will be rounded to the next higher whole dollar.

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Rule 209 Reserved For Future Use

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Rule 210 Amendatory Endorsements

A. HO-300 CA SPECIAL PROVISIONS - CALIFORNIA: This endorsement will be attached to all Homeowners policies.

B. Wildfire Defense Services:

1. **Introduction**: All Forms except HO-4 and HO-6. In the event service is provided by the wildfire mitigation services provider we retain, we will pay for wildfire defense services if the "residence premises" is in imminent threat of wildfire. These services may include wildfire mitigation services as described in the endorsement below. The wildfire mitigation services provider determines imminent threat as well as the services provided.
2. **Endorsement**: Endorsement HO-710 – Wildfire Defense Services will be attached to the policy.
3. **Premium**: There is no premium impact associated with this endorsement.

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Rule 211 Additional Interest

A. Introduction: All Forms. In addition to the mortgagee(s) shown in the Declarations or elsewhere in the policy, other persons or organizations may have an insurable interest in the residence premises. When such persons or organizations are not shown in the Declarations as Additional Insureds, their interest in the residence premises may be acknowledged by naming them in the endorsement referenced in Paragraph C. Such persons or organizations are entitled to receive notification if the policy is canceled or non-renewed by Travelers.

B. Premium: No additional charge is made for use of this endorsement.

C. Endorsement: Use Endorsement **HO-310** - Additional Interest Residence Premises

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Rule 213 Minimum Policy Premium

A. Introduction: All Forms. A minimum annual premium is charged for each policy. This will include all chargeable endorsements or coverages, with the exception of the following:

Valuable Items Plus	HO-61 B
Personal Liability Supplement (PLUS)	58200
Earthquake	HO-55
Identity Fraud Expense Reimbursement Coverage	HO-455

B. Minimum Premium: HO-3 - $1.00 per $1,000 of Coverage A

HO-4 and HO-6 - $125

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Rule 301 Premium Calculation

A. Premiums for all forms are developed from statewide premium for certain, individual perils. Each premium is then adjusted by factors, resulting in a premium for that peril that reflects the characteristics of the specific exposure. After all factors have been applied, all peril premiums are added together to produce the combined peril premium. The Total Policy Premium is determined by adding any premiums for additional coverages and endorsements that are not rated in the peril premiums to the combined peril premium.

1. From the base premium table, select the base premium for each peril as shown for the applicable company in which the policy is to be issued.

2. From the Territorial Relativity Table, select factors for each peril in the applicable company.

3. From the Tier Factor Table, select factors for each peril in the applicable company.

4. From the Rule 301.A.4 rate pages, select factors for each peril based on the construction, protection class and other risk characteristics, as applicable. See Rule 400-410.

5. From the Rule 301.A.5 rate pages, select factors for each peril based on the appropriate risk characteristics, as applicable. See Rule 415-420.

6. From the tables for Rule 301.A.6 rate tables, select factors for each peril for all coverages and increased limits that apply.

7. From the Rule 301.A.7 rate pages, select factors for each peril based on the combination of other policies in force for the applicant/insured with Travelers. See Rule 425.

8. From the Rule 301.A.8 rate pages, select factors for each peril from each of the following tables:

a. Association Discount Programs (see Rule 428)

b. Miles to Fire Department (see Rule 429)

9. Multiply each peril base rate by the peril specific factors that were selected in steps 2. through 8. above.

10. Calculate the Peril Expense Allocation based on the company, form and expected policy longevity using the tables in Rule 301.A.10 rate pages. Distribute the total expense allocation amount to the individual perils based on the ratio of each individual peril premium to the combined premium for all perils. See Rule 701.

11. Add the results from step 10. to the results in step 9. for each peril.

12. Add the results in step 11. for all perils and round to the nearest dollar. (Round $ .50 or more up to the next whole dollar.) The result is the combined peril premium.

13. Add the premiums for all non-peril rated additional coverages to the result in step 12.

14. Subtract the premiums for Valuable Items PLUS, Identity Fraud Expense Reimbursement Coverage, Personal Liability Supplement and Earthquake from the premium developed in step 13.

15. Multiply the premium developed in step 14. by the factor from Rule 542 to develop the Green Home premium.

16. Add the premiums developed in steps 14. and 15.

17. Multiply the premium developed in step 16. by the factor from Rule 413 to develop the Green Discount.

18. Add the rounded premiums developed in Steps 13 and 15, and then subtract the rounded premium developed in step 17. The result is the Total Policy Premium.

Note: Policy premium may be subject to a minimum premium – see rule 213.

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Rule 301 Premium Calculation (continued)

B. INTERPOLATION (desired limit is lower than highest limit in table):

1. Procedure - For each peril:

a. From the Limit Factor Table, determine the next higher limit and the next lower limit than the desired limit.

b. Subtract the lower limit from the desired limit and divide this result by the difference between the higher limit and the lower limit.

c. Determine the Factors for each of the higher and lower limits.

d. Subtract the lower limit's Factor from the higher limit's Factor and multiply by the result from

e. Add the result from **d.** to the lower limit's Factor. The result is the Factor for each peril for the desired limit.

2. Example. (The Limit Table Factors in the following example are for illustration only and are not necessarily the factors shown in the Limit Table Factor of this Manual.)

Assume the desired limit is $203,000, and that this limit is not in the Limit Factor Table. Also, assume that the next lower limit in the table is $200,000 and the next higher limit is $205,000. The Factors for these limits for a particular peril are 2.837 and 2.937, respectively.

Following the steps above,

a. The next lower and next higher limits are $200,000 and $205,000

b. ($203,000 –$200,000) **/** ($205,000 –$200,000) = $3,000 **/** $5,000 = 0.60

c. The Factors for a certain peril are 2.837 for $200,000 and 2.937 for $205,000

d. (2.937 – 2.837) x 0.60 = 0.06

e. 0.06 + 2.837 = 2.897 = Limit Factor for $203,000.

C. EXTRAPOLATION (desired limit is higher than highest limit in table):

1. Procedure - For each peril:

a. Subtract the highest limit in the Limit Factor Table from the desired limit and divide by $5,000.

b. Multiply the result by the factor for "Each Additional $5,000".

c. Add the product to the Factor for the highest limit shown. The result is the Factor for the desired limit.

2. Example. (The Limit Table Factors in the following example are for illustration only and are not necessarily the factors shown in the Limit Table Factors in this Manual.)

Assume the desired limit is $460,000, and that the highest limit in the Limit Table is $300,000. Also assume that the Limit Table Factor for $300,000 is 2.968, and that the factor for "Each Additional

$5,000" is 0.053.

Following the steps above,

a. ($460,000 -$300,000) **/** $5,000 = 32.0

b. 32.0 x 0.053 = 1.696

c. 1.696 + 2.968 = 4.664 = Limit Factor for $460,000

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Rule 302 Modified Functional Replacement Cost

A. Introduction: All Forms except HO-4 and HO-6. The policy may be endorsed to provide building loss settlement exclusively on a modified functional replacement cost basis.

B. Premium:

Develop the Premium in accordance with the Optional Coverages and Increased Limits table for the amount of insurance selected for this option.

C. Endorsement: Use Endorsement **HO-826 CA** - Modified Functional Replacement Cost Loss Settlement

This endorsement may not be written with **HO-420 CA** - Additional Replacement Cost Protection or **HO-85 CA** - Enhanced Home Package.

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Rule 400 Construction Type

A. Frame: Exterior wall of wood or other combustible construction, including wood ironclad, stucco on wood or plaster on combustible supports, or aluminum or plastic siding over frame.

Frame < 10% Brick

Frame with Aluminum Siding

10-33% Brick Veneer

34-66% Brick Veneer

Log Home

B. Masonry: Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials, and floors and roofs of combustible construction (disregarding floors resting directly on the ground).

> 67% Brick Veneer

Brick Stone

Fire Resistive

Refer to the Rule 301.A.4 table in the Rate section of the manual for applicable factors.

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Rule 401 Coverage A Limit (HO-3)/Coverage C Limit (HO-4 and HO-6)

Refer to the Rule 301.A.4 table in the Rate section of the manual for applicable factors.

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Rule 402 Occupancy Type

This measures the number of living units within the insured property's firewall unit. See Rule 107 for definition of single and separate buildings.

Refer to the Rule 301.A.4 table in the Rate section of the manual for applicable factors.

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Rule 403 Protection Devices (Fire and Theft)

The following protection devices are available:

Fire

Fire Extinguisher

Smoke Alarm

Local Fire Alarm

Central Fire Alarm

Direct Fire Alarm

Partial Sprinkler System

Full Sprinkler System

Theft

Dead Bolts

Local Burglar Alarm

Central Burglar Alarm

Direct Burglar Alarm

24-Hour Security Guard

Refer to the Rule 301.A.4 table in the Rate section of the manual for applicable factors.

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Rule 404 Age of Home

This is the age of the structure in years. The formula for determining the age of home is:

(Effective Policy Year - Year Built) + 1 = Age of Home

Refer to the Rule 301.A.4 table in the Rate section of the manual for applicable factors.

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Rule 405 Deductibles

All Travelers Homeowners policies are subject to a base deductible applicable to loss from all Section I perils except Earthquake. A separate deductible provision applies to Earthquake Coverage. Refer to Rule 505 for the applicable deductible provision.

Peril base rates by form shown in this manual take this deductible into consideration. The Homeowners policy is written subject to a minimum deductible defined in our Eligibility Guidelines that is applicable to any loss under Section I of this policy. The policy may be revised to include an optional higher deductible. Refer to the Residence Variables section of the rate pages for the available deductibles and associated factors.

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Rule 406 Secondary or Seasonal Residences

Secondary Home applies when the insured owns a primary residence elsewhere.

Seasonal Home is a secondary home used as a residence only during certain parts of the year and is unoccupied the remainder of the year.

Refer to the Rule 301.A.4 table in the Rate section of the manual for applicable factors.

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Rule 407 Months Unoccupied (Secondary or Seasonal Residences)

Months Unoccupied applies to both secondary and seasonal homes and indicates the total number of months per year that the home is unoccupied.

Refer to the Rule 301.A.4 table in the Rate section of the manual for applicable factors.

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Rule 408 Wood, Coal, and Pellet Stoves on Residence Premises

Wood, Coal, and Pellet Stoves include stoves located in the main dwelling as well as located in other structures on the residence premises. This includes fireplace inserts unless the installation is fully contained within the fireplace hearth.

Requests for coverage should include a completed Wood/Coal/Pellet Burning Stove Questionnaire and a photo of the alternate/supplemental heating device.

Refer to the Rule 301.A.4 table in the Rate section of the manual for applicable factors.

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Rule 409 Log Homes

A **Log Home** is constructed with logs that have not been milled into conventional lumber. This does not include a standard wood frame home that is sided with logs to give the appearance of a true log home.

Refer to the Rule 301.A.4 table in the Rate section of the manual for applicable factors.

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Rule 410 Roof Type

The following roof types are applicable:

Asphalt Shingle or Fiberglass Shingle

Clay Tile, or Slate/Concrete Tile

Wood Shake/Wood Shingle

Architectural Shingle

Flat - Tar and Gravel, Flat-Membrane, Flat-Foam Composite

Corrugated Steel - Metal

Other

Refer to the Rule 301.A.4 table in the Rate section of the manual for applicable factors.

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Rule 412 FireLine Eligibility Program

For Dwelling forms an eligibility program is assigned based on the FireLine score of the residence premises.

FireLine Score	Eligibility Program
0	A
1	A
2	B
3	B
4	B
5	C
6	C
7	C
8	D
9	D
10	D
11	D
12	D
13	D
14	D
15	D
16	D
17	D
18	D
19	D
20	D
21	D
22	D
23	D
24	D
25	D
26	D
27	D
28	D
29	D
30	D

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Rule 413 Green Discount

A. Forms HO-3 and HO-6.
The Green Home Discount is applicable to any Homeowners Policy if the following criteria are met:

- The residence premises must have a Leadership in Energy and Environmental Design (LEED) and provide Certification.

B. Discount: Multiply the premium developed in Rule 301 A.17. by the applicable factor below:

HO-3	.05
HO-6	.05

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Rule 414 Difference in Conditions

A. Difference in Conditions:

1. the policy term may be no longer than one year;
2. the Coverage A amount must be at least 90% of the dwelling replacement cost.

B. Other Insurance:

When a Homeowners policy is written on a dwelling in a Hazardous Brush Area, other insurance is permitted and credit is allowed. "Other Insurance" refer to Fire, Extended Coverage and V&MM, and usually will be provided by a FAIR Plan Policy.

Use Endorsement **HO 514** - Difference in Conditions

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Rule 415 Loss Surcharge

If a policyholder has one or more chargeable losses in the last three years, including at any previous residences, for which the Travelers or any other company has an incurred loss of $500 or more (excluding the deductible), a surcharge is applied to the policy at New Business and/or Renewal. The three year experience period will be calculated from the current new business effective date and/or renewal process date.

The surcharge factor will be calculated by:

A. Selecting a factor from the loss surcharge factor table in the rate section of the manual for each Peril based on the prospect's loss history.

B. Selecting the factor from the Additional Loss Table in the rate section of the manual for each loss in excess of 2, by type of loss, and by each Peril, then multiplying the factor by the number of losses in excess of 2.

C. Adding the results from A and B to obtain the loss surcharge factor for each Peril.

The following types of losses are **not** considered chargeable:

Designated Serial Numbered Catastrophe

Closed without Payment

Weather Related

Medical Payment

Wildfire

Valuable Items Plus

Personal Articles Floater

Personal Liability Umbrella of Security Policy (PLUS)/PLUS Supplement

Identity Fraud Expense Reimbursement Coverage

Workers Compensation losses

Refer to Rule 301, Premium Calculation.

Refer to the Rule 301.A.5 table in the Rate section of the manual for applicable factors.

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Rule 416 Loss Free Discount

An insured is eligible for a policy discount if they are loss free in the applicable experience period. The three year experience period will be calculated from the current new business effective date and/or renewal process date. An insured is considered loss free if the aggregate of all of their losses in the applicable experience period is less than $500. This amount does not include any deductible payments the insured may have made.

The following types of losses are **not** considered chargeable:

Designated Catastrophic Serial Numbered

Closed without Payment

Weather Related

Medical Payment

Wildfire

Valuable Items Plus

Personal Articles Floater

Personal Liability Umbrella of Security Policy PLUS/PLUS Supplement

Identity Fraud Expense Reimbursement Coverage

Workers Compensation losses

Refer to the Rule 301.A.5 table in the Rate section for the applicable factors.

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Rule 417 Home Buyer Discount

Form HO-3 and HO-6. The Home Buyer Discount is applicable to any Homeowners policy if the following criteria are met:

New Business - The home must be purchased on the effective date of the new policy or during the twelve months prior to the effective date of the new policy.

Renewal - The policyholder must have received the discount when the new policy was issued and must have maintained continuous coverage under a Travelers Homeowners policy.

The age of the dwelling is calculated by using the following formula:

(Year of the Policy Effective Date – Year Built) + 1 = Age of Dwelling

Factors will vary based on age of home at new business.

Refer to the Rule 301.A.5 table in the Rate section of the manual for applicable factors.

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Rule 419 Years at Residence

This is the number of years that the insured has resided at the insured location. The formula for determining Years at Residence is:

(Policy Effective Year - Purchase Year of Home) + 1 = Years at Residence

Refer to the Rule 301.A.5 table in the Rate section of the manual for applicable factors.

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Rule 420 Age of Insured

Age of Insured is calculated from the date of birth of the primary named insured. The primary named insured is the named insured listed first on the declarations page.

Refer to the Rule 301.A.5 table in the Rate section of the manual for applicable factors.

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Rule 425 Account Discount

When a Homeowners policy is written in conjunction with one or more other Travelers Personal Lines policies, a premium discount may be granted.

Eligible Policies for Account Discount:

Automobile

Homesaver

Personal Articles Floater (PAF)

PLUS/PLUS Supplement

Boat/Yacht

Travelers Serviced Flood (FEMA)

Refer to the Account Discount Table in the Rate section of this manual for applicable factors by Peril.

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Rule 428 Association Discount Program

All Forms except HO-4 and HO-6. Homeowners Association Supplemental Rating Program: A premium discount may be given to an eligible policy when the dwelling is located in a qualifying Homeowners Association, subject to the following eligibility:

1. The dwelling/customer must belong to a homeowners association, and the homeowners association must meet the following conditions:

a. Owns real property in common for use by all association members;

b. Charges a fee for membership;

c. Has written authority to control and enforce property rights of association members such as restrictions on alterations, additions or remodeling of the dwellings; restrictions on the use of the dwelling for business purposes; minimum requirements on property maintenance and upkeep.

Refer to the Rule 301.A.8 table in the Rate section of the manual for applicable factors.

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Rule 429 Miles to Fire Department

This rating factor applies to all forms. Determine the number of road miles from the insured location to the first responding fire department.

Refer to the Rule 301.A.8 table in the Rate section of the manual for applicable factors.

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Rule 430 Retrofit Requirements

A home is considered to be retrofitted if the following conditions apply:

Water Heaters, wood stoves, propane tanks strapped or anchored; Frame of the house must be bolted to the slab or concrete perimeter foundation walls via sill plates; wood-framed crawlspace must be strengthened with plywood panels; living space built over a garage must have metal door frames or bracing and must have plywood panels on all inside walls for support. All masonry walls, partitions or structures, including chimneys, must be reinforced and properly braced.

Evidence of retrofitting is required for homes

- built prior to 1957 in the following counties: Alameda, Contra Costa, Imperial, Los Angeles, Marin, Orange , Riverside, San Bernardino, San Francisco, San Mateo, Santa Clara and Sonoma; or
- built prior to 1974 with the Limited Earthquake Endorsement (**HO-55**) in all counties.

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Rule 501 Building Additions and Alterations – Other Residences

A. Introduction: All Forms. The policy may be endorsed to provide this coverage at residences, other than the residence premises, rented to an insured.

B. Premium: $5 per $1,000.

C. Endorsement: Use Endorsement **HO-49** - Building Additions and Alterations Other Residence

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Rule 502 Building Additions and Alterations - Increased Limits

A. Introduction: Form HO-4 only. The limit of liability of 10% of Coverage C may be increased.

B. Premium: $5 per $1,000.

C. The new total limit of liability for BUILDING ADDITIONS AND ALTERATIONS will be shown in the Declarations.

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Rule 503 Business Property - Increased Limits

A. Introduction: All Forms.

On - Premises:

1. The $5,000 limit of liability for business property on the residence premises may be increased to $10,000.

2. The limit of liability in excess of $5,000 does not apply to:

a. Business property in storage or held as a sample or for sale or delivery after sale.

b. Business property pertaining to a business actually conducted on the residence premises.

3. The Property described in Paragraphs **2.a.** and **2.b.** are covered under the following optional endorsements:

a. Permitted Incidental Occupancies;

b. Home Day Care; or

c. Home Business Coverage.

Off-Premises: When the on-premises limit is increased, the off-premises limit of $1,500 is automatically increased, at no additional charge, to $2,500.

B. Premium: $10

C. Endorsement: Use Endorsement **HO-146** - Business Property - Increased Limits

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Rule 504 Credit Card, Electronic Funds Transfer Card or Access Device, Forgery and Counterfeit Money

A. Introduction: All Forms. The limit of liability provided under the policy may be increased.

B. Premium: The additional premium is shown below.

Limit of Liability	Premium
$2,500	$3
$5,000	$4
$7,500	$5
$10,000	$6

C. The new total limit of liability for CREDIT CARD will be shown in the Declarations.

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Rule 505 Earthquake Coverage

A. Coverage Limits

When Earthquake Coverage is provided, it applies, by form, to Section I Coverages as follows:

	HO-3	HO-4	HO-6
Coverage A	Policy Limit of Liability	Not Available	$5,000 (additional coverage available)
Coverage B	Not Available	Not Available	Not Available
Coverage C	$5,000	$5,000	$5,000
Coverage D (Additional Living Expense Coverage Only)	$1,500	$1,500	$1,500

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 other decorative items

Use Endorsement HO-55 CA Limited Earthquake Coverage

B. Deductible

A 15% deductible is applied once per earthquake. For forms **HO-3** and **HO-6**, losses caused by earthquake are subject to a deductible of 15% of the Coverage A - Dwelling Limit. Benefits will not be paid under Coverage C unless the damage to the dwelling meets or exceeds the deductible. For form **HO-4**, losses caused by earthquake are subject to a deductible of $750. No deductible is applied to Coverage D (Additional Living Expense)

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Rule 505 Earthquake Coverage (continued)

C. Territory Rating Factors and Premium

Earthquake Territory	HO-3 Premium per $1,000 Cov A (Frame Homes)	HO-3 Premium per $1,000 Cov A (Masonry Homes)	HO-4 Annual Premium	HO-6 Annual Premium	HO-6 Add'l Cov A - Rate Per Addtl $1000
2	4.11	18.70	$136	$168	6.40
4	5.10	23.21	$136	$168	6.40
5	5.10	23.21	$136	$168	6.40
6	2.63	11.97	$136	$168	6.40
7	2.44	11.10	$103	$122	3.84
8	4.58	20.84	$136	$168	6.40
11	3.26	14.83	$136	$168	6.40
12	3.52	16.02	$136	$168	6.40
13	2.19	9.96	$103	$122	3.84
15	1.94	8.83	$103	$122	3.84
18	0.78	3.55	$49	$56	1.40
19	1.77	8.05	$103	$122	3.84
20	2.48	11.28	$103	$122	3.84
22	4.23	19.25	$136	$168	6.40
23	3.24	14.74	$103	$122	3.84
24	2.22	10.10	$103	$122	3.84
25	2.63	11.97	$136	$168	6.40
26	2.72	12.38	$103	$122	3.84
27	1.00	4.55	$49	$56	1.40

Note: **Exterior Masonry Veneer**: When covered, rate as "Masonry;" unless dwelling is less than 10% masonry veneer then use frame rate.

D. Year Built Rating Factor – N/A to HO-4 and HO-6

Multiply the premium developed in C. above by the applicable year built rating factor below to determine the premium.

Year Built	Factor
36-Prior	1.40
37-73	1.22
74-88	1.09
89-Present	1.00

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Rule 505 Earthquake Coverage (continued)

E. Retrofit Rating Factor – N/A/ to HO-4 and HO-6

A 5% surcharge will be applied to all homes that are built prior to 1974 and are not retrofitted. This factor will be multiplied to the premium developed in D. above to calculate the total premium for the Earthquake Coverage. Evidence of retrofitting is required (see Rule 430).

F. Building Code Coverage – N/A to HO-4

The policy may be endorsed to provide $10,000 coverage for additional costs incurred due to the operation of a building code, ordinance or law regulating the demolition, construction or repair of a dwelling damaged by the earthquake provided the dwelling has been retrofitted (see Rule 430). Evidence of retrofitting is required.

This coverage may only be added to policies with Earthquake coverage (**HO-55 CA** Endorsement).

Use Endorsement HO-513 CA Building Code, Ordinance or Law Earthquake Coverage - California

Earthquake Territory	Building Code Coverage Annual Premium
2	$27
4	$23
5	$23
6	$23
7	$30
8	$23
11	$30
12	$30
13	$30
15	$30
18	$27
19	$27
20	$30
22	$30
23	$30
24	$27
25	$23
26	$30
27	$23

G. Territory Definitions

The Earthquake territories are defined by zip code and can be found in Rule 702.

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Rule 507 Unit Owner's Coverage A Dwelling - Basic and Increased Limits

A. Introduction: Form HO-6 only. The policy automatically provides a basic Coverage A limit of $5,000.

Coverage for property insured under Coverage A is covered on an all risk basis in the **HO-6** policy and is included in the base peril premium.

B. Increased Limits:

The basic limit may be increased.

C. Premium:

For each peril, multiply the premium as developed in Rule 301 by the applicable factors in the Endorsements and Other Property Forms tables located in the Rate section of this manual.

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Rule 508 Unit Owner's - Units Regularly Rented to Others

A. Introduction: Form HO-6 Only. Coverage C and Section II Liability

1. The policy may be endorsed to cover loss by theft and Section II Liability when the residence premises is regularly rented or held for rental to others less than 12 months per year.

2. The Coverage C minimum limit of liability may be waived when the value of the insured's personal property in the rented unit is less than $10,000.

B. Premium: For each peril, multiply the premium as developed in Rule 301, by the applicable factor in the Endorsements and Other Property Forms tables located in the Rate section of this manual.

C. UNIT OWNERS RENTAL will be shown in the Declarations.

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Rule 510 Permitted Incidental Occupancies - Residence Premises

A. Introduction: All Forms. The policy may be endorsed to provide expanded Section I Coverage and limited Section II Coverage on a permitted incidental occupancy in the dwelling or in another structure on the residence premises.

B. Permitted Incidental Occupancies:

Examples of such occupancies are Offices, Schools or Studios meaning offices for business or professional purposes, and private schools or studios for music, dance, photography and other instructional purposes.

C. Other Structures:

If the permitted incidental occupancy is located in an other structure, Coverage B does not apply to that structure. See Paragraph **E.** for charge for specific insurance on the structure.

D. Personal Property:

If increased Coverage **C** limits are desired, see Rule 516.

E. Premium Computation:

1. Section I

a. If the permitted incidental occupancy is located in the dwelling, no additional charge is made.

b. If the permitted incidental occupancy is located in an other structure, charge the amount per $1,000 of specific insurance on the structure.

c. Refer to Rule 514 for rate to be charged.

2. Section II

Refer to Rule 609 to develop the premium for the increased Coverages **E** and **F** exposure.

F. Endorsement: Use Endorsement **HO-42** - Permitted Incidental Occupancies (Residence Premises) for Sections I and II Coverage.

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Rule 511 Loss Assessment Coverage

Residence Premises

A. Introduction: All Forms. The policy may be endorsed to provide a single additional amount of insurance to be applied to one or more assessments arising out of a single loss covered under:

a. Either Section I Additional Coverage or Section II Additional Coverage; or

b. Both Section I and Section II Additional Coverages.

B. Premium:

Increased Limit:	Increased by:	Premium
$2,000	$1,000	$3
$5,000	$4,000	$6
$10,000	$9,000	$9
Each additional $5,000 up to $50,000		$1

C. Endorsement: Use Endorsement **HO-35** - Loss Assessment Coverage

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Rule 512 Loss of Use - Increased Limits (All Forms)/Decreased Limits (HO-6)

A. Introduction: The limit of liability for Coverage D may be increased.

Increased Limits

Form	Premium Per $1000 Additional
HO-2 and HO-3	$0.50
HO-4	$1.00
HO-6*	$1.00

*** Maximum increase allowed on an HO-6 is 60% of Coverage C.**

Decreased Limits: Form HO-6

The limit of liability for Coverage D may be decreased below 50% (minimum reduction 30%) of Coverage C. Use the premium discounts shown below:

Reduction	Discount
First 10% (50% to 40%)	$1 per $1,000
Next 10% (40% to 30%)	$1 per $2,000

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Rule 513 Ordinance or Law - Increased Amount of Coverage

A. Introduction: Form HO-3

The policy may be endorsed to increase the basic Ordinance or Law Coverage amount.

B. Premium:

For each peril, multiply the premium as developed in Rule 301, by the applicable factors in the Endorsements and Other Property Forms tables located in the Rate section of this manual.

C. Endorsement:

Show the new total percentage amount of coverage for ORDINANCE OR LAW in the Declarations.

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Rule 514 Other Structures - Increased Limits

A. Introduction:

The limit of liability for Coverage B may be increased when additional insurance needs to be written on a specific structure(s).

B. Premium: Increased Limits - $2 per $1,000

C. Exception: The limit of liability for Coverage B should not be increased on a blanket basis if the structure is used for business or rented to others.

If the structure is rented to others, see Rule 515 for endorsement information.

Show the increased limit for Coverage B - Other Structures in the Declarations.

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Rule 515 Other Structures On The Residence Premises Rented To Others

A. Introduction: Forms HO-3 and HO-6. The policy may be endorsed to provide coverage for an other structure on the residence premises rented to others for dwelling purposes.

B. Premium:

Use the sum of:

1. A rate of $3 per $1,000 of insurance applying separately to each structure; and

2. The premium for the increased Coverages **E** and **F** exposure, as developed from the Section II rules of this Manual.

C. The limit of liability for STRUCTURES RENTED TO OTHERS will be shown in the Declarations.

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Rule 516 Personal Property

A. Introduction:

The limit of liability for Coverage **C** may be increased.

B. Premium:

Increased Coverage Limit

1. All Forms Except HO-4 and HO-6

$1 per $1,000 of insurance.

With Endorsement **HO-290** - Personal Property Replacement Cost Loss Settlement, the cost of increasing Coverage C from 50% to 70% is included in the endorsement premium.

2. Forms HO-4 and HO-6: For each peril, multiply the premium as developed in Rule 301, by the applicable factor in the Endorsements and Other Property Forms tables located in the Rate section of this manual.

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Rule 517 Special Limits of Liability- Increased Limits

A. Introduction: All Forms. The Special Limits of Liability in the policy form for the categories of property noted in the following table may be increased in increments as described below up to the maximum limits shown.

B. Premium:

Increased Special Limits of Liability

Personal Property		Special Limit in Form	Maximum Limit	Premium per Increased Limit
1.	Jewelry, Watches and Furs	$1,500	$6,500	$9 per $500
2.	Money	$200	$1,000	$6 per $100
3.	Securities	$1,500	$3,000	$4 per $100
4.	Silverware, Goldware and Pewterware	$2,500	$10,000	$3 per $500
5.	Firearms	$2,500	$6,500	$3 per $100
6.	Electronic Apparatus in or upon a motor vehicle	$1,500	$6,000	$4 per $100
7.	Tapes, records, discs or other media in or upon a motor vehicle	$250	$500	$12 per $250

The new total limit for each increased category will be displayed in the Declarations.

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Rule 518 Personal Property - Increased Limits - Other Residences

A. Introduction: All Forms. The policy may be endorsed to provide increased limits for personal property at other residences.

B. Premium: Charge $7 per $1,000 of insurance.

C. Endorsement: Use Endorsement **HO-50 -** Increased Limits On Personal Property In Other Residences.

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Rule 519 Special Personal Property Coverage

A. Introduction: Forms HO-3 and HO-6. Coverage may be provided against risks of direct physical loss for Coverage C - Personal Property.

B. Premium: HO-3 and HO-6. For each peril, multiply the premium as developed in Rule 301, by the applicable factors in the Endorsements and Other Property Forms tables, located in the Rate section of this manual.

C. Endorsement: **HO-3** Use Endorsement **HO-15** - Special Personal Property Coverage
HO-6 Use Endorsement **HO-615** - Special Personal Property Coverage

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Rule 520 Valuable Items Plus

A. Introduction: All Forms. Optional blanket coverage on jewelry, silverware, fine arts, furs, cameras, firearms, computers, musical instruments, and china/crystal is provided under Section I by endorsement.

This coverage supersedes any coverage provided by the basic policy form.

No deductible applies to the coverage provided by this endorsement.

Breakage coverage is provided for fine arts, but the first $100 of damage is excluded.

B. Premium:

Coverage Limits and Premiums

Class of Property		Minimum Limit	Maximum Limit	Rate per $100
a.	Jewelry (ROS)	$1,000	$50,000	$1.50
	Los Angeles County (1)			$2.05
b.	Furs (ROS)	$1,000	$20,000	$0.60
	Los Angeles County (1)			$1.00
c.	Silverware	$1,000	$20,000	$0.50
d.	Fine Arts	$1,000	$50,000	$0.25
e.	Cameras	$1,000	$10,000	$1.85
f.	Firearms	$1,000	$10,000	$1.75
g.	Home computers	$1,000	$10,000	$0.75
h.	Musical Instruments	$500	$10,000	$0.55
i.	China and Crystal	$500	$10,000	$1.50

* NOTE: The most Travelers will pay in any one loss to any one item in any class of covered property is $10,000

C. Endorsement: Use Endorsement **HO-61B** - Valuable Items Plus

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Rule 521 Rental to Others – Theft Coverage

A. Introduction: All Forms. The policy may be endorsed to cover loss by theft while the portion of the residence premises usually occupied by the insured is occasionally rented in whole or in part to others, or while there is rental to a roomer or boarder.

B. Premium: The additional premium is $15.

C. Endorsement: Use Endorsement **HO-80** - Residence Rental Theft

This endorsement cannot be written with **HO-84 CA** - Enhanced Home Package - **Form HO-4**, **HO-86 CA** - Enhanced Home Package - **Form HO-6, HO-15** - Special Personal Property Coverage, or **HO-615** - Special Personal Property Coverage - **HO-6**.

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Rule 522 ACV Loss Settlement Windstorm or Hail Losses To Roof Surfacing

A. Introduction: All Forms except HO-4. The policy provides settlement for building losses on a repair or replacement basis, subject to certain conditions.

B. Coverage Description:

The policy may be endorsed to provides loss settlement exclusively on an Actual Cash Value basis for roof surfacing when damaged by the peril of Windstorm or Hail.

C. Premium:

For each peril, multiply the peril premium, as developed in Rule 301, by the applicable factors in the Endorsements and Other Property Forms table in the Rate section of this manual.

D. Endorsement: Use Endorsement **HO-493** - Actual Cash Value Loss Settlement Windstorm or Hail Losses To Roof Surfacing.

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Rule 523 Additional Replacement Cost Protection

A. Introduction: All Forms Except HO-4 and HO-6. The policy may be endorsed to provide additional insurance for Coverage A only when loss to the dwelling exceeds the limit of liability shown in the Declarations.

B. Insurance to Value Requirements:

1. Coverage A must be a minimum of 100% of replacement cost.

2. Coverage A must be upgraded annually, at renewal, in accordance with the Inflation Coverage provisions in the Additional Coverage section of the policy.

C. Ineligible Risks:

1. Policies with **HO-530** - Modified Loss Settlement

2. Dwellings in the course of construction unless the policy is endorsed with **HO-102** - Dwelling Under Construction

D. Coverage Options:

25% amount of Coverage A.

50% amount of Coverage A.

E. Premium: For each peril, multiply the premium as developed in Rule 301 by the applicable factors in the Endorsements and Other Property Forms table in the Rate Section of this manual.

F. Endorsement: Use Endorsement **HO-420 CA -** Additional Replacement Cost Protection. This endorsement may not be written with **HO-826 CA** - Modified Functional Replacement Cost or **HO-85 CA** Enhanced Home Package.

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Rule 524 Replacement Cost Loss Settlement for Certain Non-Building Structures

A. Introduction:

All forms except HO-4 and HO-6. The policy may be endorsed to provide repair or replacement cost loss settlement on the following non-building structures that are located on the residence premises:

1. Reinforced masonry walls;
2. Metal or fiberglass fences;
3. Fences made of plastic/resin materials such as polyvinylchloride;
4. Patios, walks (not made of wood or wood products) and;
5. Driveways.

B. Premium: $20

C. Endorsement: Use Endorsement **HO-443 CA -** Replacement Cost Loss Settlement For Non-Building Structures On the Residence Premises

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Rule 525 Water Back-Up and Sump Discharge or Overflow

A. Introduction: All Forms. The policy may be endorsed to provide property coverage for loss resulting from water or water-borne material which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment.

B. Premium: For each peril, multiply the premium as developed in Rule 301, by the applicable factor from the Endorsements and Other Property Coverages tables located in the Rate section of this manual.

C. Endorsement: Use Endorsement **HO-208** - Water Back Up and Sump Discharge or Overflow. This coverage is included in endorsements **HO-84 CA -** Enhanced Home Package - **HO-4**, **HO-85 CA -** Enhanced Home Package - **HO-3,** and **HO-86 CA -** Enhanced Home Package - **HO-6** and may not be written when any of those endorsements are part of the policy.

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Rule 526 Assisted Living Care Coverage

A. Introduction: All Forms. The policy may be endorsed to provide coverage to a person regularly residing in an Assisted Living Care facility, provided such person:

1. Is related to an insured by blood, marriage or adoption; and

2. Is not a member of that insured's household.

An assisted living care facility is a facility that provides assisted living services such as dining, therapy, medical supervision, housekeeping and social activities. It is **not** a hospice, prison or rehabilitation facility.

The endorsement provides the following basic limits of coverage:

1. $10,000 for Coverage **C** - Personal Property with limitations ranging from $100 to $500 for certain items of property;

2. $6,000, at $500 per month, for Additional Living Expenses; and

3. $100,000 for Coverage **E** - Personal Liability.

B. Premium: The total premium is the sum of:

1. $77 for each living care facility insured;

2. A rate of $7 per $1000 for Coverage **C** limits above the basic $10,000;

3. The premium for the applicable Coverage E limit of liability from the table below.

Coverage E Limit	Premium
$100,000	Included
$200,000	$3
$300,000	$4
$500,000	$6

C. Endorsement: Use Endorsement **HO-459** - Assisted Living Care Coverage

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Rule 527 Other Members of A Named Insured's Household

A. Introduction: All Forms.

1. The policy may be endorsed to provide coverage to a person who is a member of the named insured's household but does not fall under the definition of insured in the policy. It does not cover a guest, residence employee, roomer, boarder or tenant. Coverage extends to the person named in the endorsement, and a person under the age of 21 who is in the legal custody of that person.

2. All coverages and provisions under Sections I and II of the policy that apply to insureds also apply to the persons described in Paragraph **1.** except Coverages **A, B** and **D** (Fair Rental Value only).

B. Premium:

Rate per person named in the schedule $60 plus the premium for the applicable Coverage E and F limit of liability from the table below.

Cov. E Limit	**$100,000**			**$200,000**		
Cov. F Limit	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
	$0	$1	$4	$8	$9	$12

Cov. E Limit	**$300,000**			**$500,000**		
Cov. F Limit	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
	$12	$13	$16	$18	$19	$22

C. Endorsement: Use Endorsement **HO-458** - Other Members of Your Household

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Rule 528 Motorized Golf Cart Coverage

A. All Forms: The policy may be endorsed to provide coverage for physical loss to motorized golf carts, including related accessories, equipment and parts, owned by an insured.

B. Eligibility: To be eligible for coverage, the motorized golf cart shall be of the type designed to carry up to four people on a golf course for the purpose of playing golf and shall not have been built, or modified after manufacture, to exceed a speed of 25 m.p.h. on level ground.

Read the endorsement for all conditions of coverage.

C. Limit of Liability: A $5,000 limit of liability applies.

D. Premium: $30 for all insured carts

E. Endorsement: Use Endorsement **HO-28** - Motorized Golf Cart Coverage

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Rule 529 Residence Held in Trust

A. Introduction: All Forms except HO-4. A Homeowners policy may be issued in the name of both the trust and trustee when:

1. The residence held in trust is a 1, 2, 3, or 4 family dwelling or a condominium unit used exclusively for residential purposes, except as provided in Rule 104.G.;
2. Legal title to the dwelling or condominium unit is held solely by the trust;
3. The resident of the residence held in trust include at least one of the following: the trustee, the grantor of the trust, or the beneficiary of the trust; and
4. The trust and trustee are both shown as the named insured on the policy declarations, regardless of who resides in the residence held in trust.

B. Other Persons Insured - Grantor And/Or Beneficiary Regularly Resides In The Residence Held In Trust:

1. If the trustee regularly resides in the residence held in trust along with the grantor or beneficiary and the grantor and/or beneficiary:
   a. Is related to the trustee and is a member of the trustee's household, the grantor and/or beneficiary is an insured as defined in the policy form and should not be named in Endorsement **HO-543**; or
   b. Is not related to the trustee, or is related but not a member of the trustee's household, the grantor and/or beneficiary must be named in Endorsement **HO-543** to be covered for personal property, additional living expenses, personal liability and medical payments to others. If the grantor and beneficiary are related to each other and members of the same household, only one of the two should be named on the endorsement.

   This coverage may not be endorsed to secondary and seasonal locations.
2. If the trustee does not regularly reside in the residence held in trust, the grantor and/or beneficiary must be named in Endorsement **HO-543** whether or not they are related to the trustee. This is necessary to provide the grantor or beneficiary with coverage for personal property, additional living expenses, personal liability and medical payments to others. If the grantor and beneficiary are related to each other and members of the same household, only one of the two should be named on the endorsement.

C. Liability Coverage Explained:

1. **Coverage E - Personal Liability and Coverage F - Medical Payments To Others** is provided to the trust and trustee named insured who regularly resides on the residence premises. However, if the trustee named insured does not regularly reside on the residence premises, coverage for the trust and trustee is only provided for bodily injury or property damage arising out of the ownership, maintenance or use of the residence premises (premises liability).
2. **Endorsement HO-543 excludes:**
   a. Liability coverage for claims or suits for bodily injury or property damage arising out of any act or decision or failure to act or decide by the trustee named insured in administering the trust except as provided in Paragraph 1.; and
   b. Liability coverage for bodily injury to all insureds covered under this policy, for example, the trustee named insured, the grantor or beneficiary of the trust who is named on the endorsement or any person acting on their behalf.

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Rule 529 Residence Held in Trust (continued)

D. Premium:

For basic limits rates:

1. Trustee

Applies whether or not the trustee resides on the residence premises: $26

2. Beneficiary And/Or Grantor

a. Beneficiary or grantor named in the endorsement; and

1) Trustee resides on the residence premises: $26

2) Trustee does not reside on the residence premises. No additional charge.

b. Beneficiary and grantor named in the endorsement; and

1) Trustee resides on the residence premises: $51

2) Trustee does not reside on the residence premises: $26

For increased limits:

Cov. E Limit	**$100,000**			**$200,000**		
Cov. F Limit	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Rule 1	26	27	30	30	31	34
2a.(1)	26	27	30	30	31	34
2b.(1)	51	52	55	59	60	63
2b.(2)	26	27	30	30	31	34

Cov. E Limit	**$300,000**			**$500,000**		
Cov. F Limit	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Rule 1	32	33	36	35	36	39
2a.(1)	32	33	36	35	36	39
2b.(1)	63	64	67	69	70	73
2b.(2)	32	33	36	35	36	39

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Rule 529 Residence Held in Trust (continued)

E. Endorsement:

Use Endorsement **HO-543** Residence Held In Trust.

F. Additional Conditions:

The policy may not be endorsed or extended to insure:

1. Under Section I, any other dwelling on the residence premises, or any other structure, on or away from the residence premises, unless legal title to that other dwelling or structure is held solely by the trust; or

2. Under Section II, any location away from the residence premises unless legal title to that other location is held solely by the trust.

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Rule 530 Additional Insured - Student Living Away From The Residence Premises

A. Introduction: All Forms. The policy provides coverage for a full-time student, who was a resident of the named insured's household before moving out to attend school and is under the age of:

1. 24 and a relative of the named insured; or

2. 21 and in the care of the named insured or a resident relative.

The policy may be endorsed to provide coverage for other types of students who were residents of the named insured's household before moving out to attend school. For example, part time students or students older than 24.

B. Premium:

1. Section I and Section II Basic Limits: $68 per location

2. Section II Increased Limits

Add to the basic limit Rate in Paragraph 1.:

a. For Coverage E

Increased Coverage E Limits	Rate
$200,000	$8
$300,000	$12
$500,000	$18

b. For Coverage F

Increased Coverage F Limits	Rate
$2,000	$1
$5,000	$4

C. Endorsement: Use Endorsement **HO-311** - Additional Insured - Student Living Away From The Residence Premises

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Rule 531 Home Business Coverage

A. Introduction: Form HO-3 only. Home Business Coverage offers a package of coverages tailored to the needs of small businesses and may be provided to homeowners who are owners of eligible businesses operated at the residence premises.

Section I Coverages

1. Business Use of Other Structures, Coverage B Permitted
2. Business Property On-Premises: Part of the Coverage C limit on the policy
3. Business Property Off-Premises: $10,000
4. Increased Limit on Money: $2,500, including that used for the Home Business
5. Increased Limit on Credit Cards/ATM Cards: $2,500, including cards used in business
6. Increased Limit on Cellular Phones Off-Premises: $2,500, including business use phone
7. Loss of Business Income/Extra Expense: Limit equal to loss incurred for up to 12 months
8. Valuable Papers: $2,500
9. Accounts Receivable: $2,500

Section II Coverages

1. Personal Injury and Advertising Injury included
2. Damage to Others' Property in the Insured's Care (Section II) $2,500, including business property
3. Coverages E and F extended to Liability for Home Business Operations, excluding Professional and Pollution Liability

B. Premium:

A charge will be made for the Home Business Property and Liability Coverages based on the Section II Limit of Liability selected. The Homeowners Section II Personal Liability Limit must equal the Home Business Liability Limit.

Coverage E F Amounts* Premium

$100,000 / $1,000 $225

$300,000 / $1,000 $250

$500,000 / $1,000 $275

* For $2,000 Medical Payments, add $3 to each premium shown for the endorsement.

1. With Contents Replacement Cost or Enhanced Home Package, the 10% surcharge will be applied to the peril premium only and not the Home Business premium charge.
2. If the Enhanced Home Package is on the policy with Home Business Coverage, a discount will apply to the charge for Enhanced Home Package coverage.
3. Credits for higher deductibles above $250 apply to the premium for the Home Business Endorsement.

C. Endorsement: Use Endorsement **HO-147** - Home Business Coverage Endorsement

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Rule 532 Personal Property Replacement Cost Loss Settlement

A. Introduction: All Forms. The policy may be endorsed to provide loss settlement on a Replacement Cost basis for property whether insured on a blanket or scheduled basis.

All Forms Except HO-4 and HO-6: Coverage C must be at least 50% of Coverage A.

Forms HO-4 and HO-6: Coverage C minimum is $12,000.

B. Premium: For each peril, multiply the premium as developed in Rule 301, by the applicable factors in the Endorsements and Other Property Forms tables located in the Rate section of this manual.

C. Endorsement: Use Endorsement **HO-290 CA -** Personal Property Replacement Cost Loss Settlement

This coverage is included in **HO-84 CA** Enhanced Home package - **HO-4**, **HO-85 CA** Enhanced Home Package- **HO-3**, and **HO-86 CA** Enhanced Home Package - **HO-6** endorsements and may not be written when any of those endorsements are part of the policy.

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Rule 533 Reserved For Future Use

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Rule 534 Watercraft Hull Coverage

A. Introduction: All Forms. Physical Damage coverage for owned watercraft, their furnishings, equipment and outboard motors may be provided on a non-specified peril basis.

Eligibility:

1. Only private pleasure or recreational use is eligible.
2. Mandatory $250 deductible (policy deductible does not apply to this coverage).
3. Actual Cash Value loss payment.
4. Exposures consisting of outboard motors without watercraft are eligible.
5. Watercraft over 26 feet and jet-skis are not eligible.
6. Boats over 15 years old must be submitted to Travelers for binding coverage. A photograph of the boat is required.

B. Premium:

Amount of Insurance	Premium
$2,500	$50
$5,000	$100
$7,500	$150

C. Endorsement: Use Endorsement **HO-76** - Watercraft Hull Coverage

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Rule 535 Enhanced Home Package

A. Introduction:

The Enhanced Home Package endorsement increases certain Section I and Section II limits and includes limited additional replacement cost protection, personal property replacement cost, lock replacement coverage, reward coverage, water back up of sewers and drains, increased fire department service charge coverage, increased credit card coverage, additional loss assessment coverage, increased loss of use coverage, additional building ordinance and law coverage, and personal injury, increased damage to property of others, and broadened watercraft liability coverage.

Form HO-3

Eligibility

1. Coverage A must be a minimum of 100% of replacement cost.
2. Coverage A must be upgraded annually, at renewal, in accordance with the Inflation Protection Program.
3. EHP is not available with Modified Loss Settlement.
4. Occupancy: Primary residence. Secondary residence permitted only if Section II coverage is present.

Ineligible Risks

1. Dwelling in the course of construction.

   Note: Dwelling in the course of construction are eligible for the Enhanced Home Package endorsement when **Endorsement HO-102**, Dwelling Under Construction Coverage, is on the policy.

Premium

For each peril, multiply the premium as developed in Rule 301, by the applicable factors in the Endorsements and Optional Coverages tables located in the Rate section of this manual.

Use Endorsement **HO-85 CA** - Enhanced Home Package

Form HO-4

Coverages

EHP for **HO-4** policies includes all of the same coverage as for **HO-3** policies except:

1. Special Coverage for Personal Property is added
2. It does not include Additional Replacement Cost Protection, Increased Loss of Use Coverage or Additional Building Ordinance and Law Coverage.

Premium

For each peril, multiply the premium as developed in Rule 301, by the applicable factors in the Endorsements and Optional Coverages tables located in the Rate section of this manual.

Use Endorsement **HO-84 CA** – Enhanced Home Package

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Rule 535 Enhanced Home Package (continued)

Form HO-6

Coverages

EHP for **HO-6** policies includes all of the same coverage as for **HO-3** policies except:

1. Special Coverage for Personal Property is added

2. It does not include Additional Replacement Cost Protection, Increased Loss of Use Coverage or Additional Building Ordinance and Law Coverage.

Premium

For each peril, multiply the premium as developed in Rule 301, by the applicable factors in the Endorsements and Optional Coverages tables located in the Rate section of this manual.

Use **Endorsement: HO-86 CA** - Enhanced Home Package

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Rule 536 Dwelling Under Construction

A. Introduction: All Forms Except HO-4 and HO-6. A Homeowners policy may be endorsed to cover a new dwelling in the course of construction against loss caused by theft of building materials.

Policy Term: Coverage under this endorsement will apply for the shortest of the following time periods:

1. Until the property is occupied as a dwelling, or

2. Until twelve months following the inception date of this policy.

All other program eligibility applies.

B. Premium: Charge $2 per $5,000 of Coverage A limit. There will be no refund of premium if this endorsement is cancelled.

Note: Policy surcharges and discounts do not apply to the above fully earned premium.

C. Endorsement: Use Endorsement **HO-102** - Dwelling Under Construction Coverage

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Rule 537 Identity Fraud Expense Reimbursement Coverage

A. Introduction: All Forms. The policy may be endorsed to cover reimbursement expenses incurred by the insured as a result of the fraudulent use of the insured's identity by a third party. In addition, coverage includes Resolution Services which provides the services of a consumer fraud specialist to assist the insured with communicating with credit reporting agencies and preparing other documentation and letters.

B. Premium: $25.

C. Endorsement: Use Endorsement **HO-455** - Identity Fraud Expense Reimbursement Coverage

Note: No discounts apply to this coverage.

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Rule 542 Green Home

A. Introduction: Forms HO-3 and HO-6. This policy may be endorsed to provide coverage for:

1. The increased cost associated with “green” building alternatives;
2. The increased cost associated with personal property-green alternatives; and
3. The additional expenses associated with attaining “green” re-certification.

The most we will pay for the additional cost incurred with respect to each dwelling or each other structure is 10% of the amount we would otherwise pay.

We will also pay up to $25,000 for reasonable additional costs to employ green methods or processes to dispose of covered debris other than trees.

B. Eligibility: Personal Property Replacement Cost Loss Settlement must be included.

C. Premium: Multiply the premium developed in Rule 301 A.15. by the applicable factor below:

HO-3	.045
HO-6	.040

.

D. Endorsement: Use endorsement HO-544 **Green Home**

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Rule 601 Residence Premises- Basic and Increased Limits/Other Exposures-Basic Limits

A. Residence Premises:

1. Minimum limits of liability for Coverage E - Personal Liability and Coverage F – Medical Payments to others are shown in Rule 101. The premium for these limits is included in the peril base premium.

2. All Forms. The limit of liability for Coverage E - Liability in the base policy is $100,000. This amount may be increased to $200,000, $300,000, or $500,000.

B. Other Exposures:

1. There is an additional charge for Other Exposures listed in the rules on the following pages.

2. The minimum limits for Other Exposures are the same as the limits for the Residence Premises unless otherwise indicated.

3. For increased limits for Other Exposures, see applicable rates in the following rules.

4. If increased limits are written, the same limits must apply to the Residence Premises unless otherwise stated.

C. Premium:

For each peril, multiply the premium, as developed in Rule 301, by the applicable factor in the Endorsements and Other Property Forms tables located in the Rate section of this manual.

D. This increased limit of liability will be shown on the Declarations page.

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Rule 602 Increased Medical Payments to Others (Coverage F) Limits

A. Introduction: All Forms. The limit of liability for Coverage F – Medical Payments to Others in the base policy is $1,000. This amount may be increased to $2,000 or $5,000.

B. Other Exposures:

1. There is an additional charge for Other Exposures listed in the rules on the following pages.

2. The minimum limits for Other Exposures are the same as the limits for the Residence Premises unless otherwise indicated.

3. For increased limits for Other Exposures, see applicable rates in the following rules.

4. If increased limits are written, the same limits must apply to the Residence Premises unless otherwise stated.

C. Premium: For each peril, multiply the premium, as developed in Rule 301, by the applicable factor in the Endorsements and Other Property Forms tables located in the Rate section of this manual.

D. This increased limit of liability will be shown on the Declarations page.

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Rule 603 Other Insured Locations Occupied by the Insured

A. Introduction: All Forms. Section II coverage may be provided on locations other than the residence premises where the insured resides but which are insured for Section I coverage under another insurance program.

B. Premium:

1 or 2 Family

	Limits of Liability					
Cov. E	**$100,000**			**$200,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Territory						
01-02	12	15	17	16	19	21
03-ROS	11	13	16	15	17	20
04	8	11	13	12	15	17

Cov. E	**$300,000**			**$500,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Territory						
01-02	17	20	22	21	25	26
03-ROS	16	19	21	20	24	25
04	13	16	18	17	21	22

3 Family

	Limits of Liability					
Cov. E	**$100,000**			**$200,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Territory						
01-02	16	20	23	22	26	28
03-ROS	15	18	22	20	23	27
04	11	15	18	16	20	23

Cov. E	**$300,000**			**$500,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Territory						
01-02	23	27	30	28	34	35
03-ROS	22	26	28	27	32	34
04	18	22	24	23	28	30

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Rule 603 Other Insured Locations Occupied by the Insured (continued)

4 Family

	Limits of Liability					
Cov. E	**$100,000**			**$200,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Territory						
01-02	18	23	26	24	29	32
03-ROS	17	20	24	23	26	30
04	12	17	20	18	23	26

Cov. E	**$300,000**			**$500,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Territory						
01-02	26	30	33	32	38	39
03-ROS	24	29	32	30	36	38
04	20	24	27	26	32	33

Make the appropriate charge for each other insured location shown in the Declarations of the policy. This coverage may only be endorsed to policies written as a primary location.

See Rule 616 for Territory Definitions

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Rule 604 Residence Employees

A. Introduction: All Forms. Charge for each employee in excess of two, other than employees whose time of employment is not more than half the customary full time, or to whom the Workers' Compensation exclusion applies as stated in Section II of the policy.

B. Premium:

	Limits of Liability					
Cov. E	**$100,000**			**$200,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
	5	7	10	6	8	11

Cov. E	**$300,000**			**$500,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
	7	9	12	10	13	15

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Rule 605 Additional Residence Rented to Others

A. Introduction: All Forms. Coverage may be provided when an additional residence is rented to others.

B. Premium: Refer to rates below.

1 Family

	Limits of Liability					
Cov. E	**$100,000**			**$200,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Territory						
01-02	16	19	21	20	23	25
03-ROS	15	17	20	19	21	24
04	12	15	17	13	19	18

Cov. E	**$300,000**			**$500,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Territory						
01-02	21	24	26	25	29	30
03-ROS	20	23	25	24	28	29
04	17	20	22	21	25	26

2 Family

	Limits of Liability					
Cov. E	**$100,000**			**$200,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Territory						
01-02	24	27	29	31	33	36
03	21	24	26	27	29	32
04	19	21	24	24	27	29
ROS	17	20	22	23	25	28

Cov. E	**$300,000**			**$500,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Territory						
01-02	33	36	38	39	43	44
03	29	32	34	35	39	40
04	27	29	32	32	36	37
ROS	24	27	29	29	33	34

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Rule 605 Additional Residence Rented to Others (continued)

3 Family

	Limits of Liability					
Cov. E	**$100,000**			**$200,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Territory						
01-02	32	36	39	42	45	49
03	28	32	35	36	39	43
04	26	28	32	32	36	39
ROS	23	27	30	31	34	38

Cov. E	**$300,000**			**$500,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Territory						
01-02	45	49	51	53	58	59
03	39	43	46	47	53	54
04	36	39	43	43	49	50
ROS	32	36	39	39	45	46

4 Family

	Limits of Liability					
Cov. E	**$100,000**			**$200,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Territory						
01-02	36	41	44	47	50	54
03	32	36	39	41	44	48
04	29	32	36	36	41	44
ROS	26	30	33	35	38	42

Cov. E	**$300,000**			**$500,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Territory						
01-02	50	54	57	59	65	66
03	44	48	51	53	59	60
04	41	44	48	48	54	56
ROS	36	41	44	44	50	51

B. Endorsement:

Show the description for **Additional Residence Rented to Others** in the Declarations

Exception: This coverage may only be endorsed to policies written as a primary location.

See Rule 616 for Territory Definitions

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Rule 606 Other Structures Rented to Others

A. Introduction: All Forms. The policy may be endorsed to provide Section I and II coverage when a structure on the residence premises is rented to others for dwelling purposes.

B. Premium

1. Refer to Rule 515 for rating Section I coverage.

2. Section II Coverage rating below:

1 Family

	Limits of Liability					
Cov. E	**$100,000**			**$200,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Territory						
01-02	16	19	21	20	23	25
03-ROS	15	17	20	19	21	24
04	12	15	17	13	19	18

Cov. E	**$300,000**			**$500,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Territory						
01-02	21	24	26	25	29	30
03-ROS	20	23	25	24	28	29
04	17	20	22	21	25	26

2 Family

	Limits of Liability					
Cov. E	**$100,000**			**$200,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Territory						
01-02	24	27	29	31	33	36
03	21	24	26	27	29	32
04	19	21	24	24	27	29
ROS	17	20	22	23	25	28

Cov. E	**$300,000**			**$500,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Territory						
01-02	33	36	38	39	43	44
03	29	32	34	35	39	40
04	27	29	32	32	36	37
ROS	24	27	29	29	33	34

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Rule 606 Other Structures Rented to Others (continued)

3 Family

	Limits of Liability					
Cov. E	**$100,000**			**$200,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Territory						
01-02	32	36	39	42	45	49
03	28	32	35	36	39	43
04	26	28	32	32	36	39
ROS	23	27	30	31	34	38

Cov. E	**$300,000**			**$500,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Territory						
01-02	45	49	51	53	58	59
03	39	43	46	47	53	54
04	36	39	43	43	49	50
ROS	32	36	39	39	45	46

4 Family

	Limits of Liability					
Cov. E	**$100,000**			**$200,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Territory						
01-02	36	41	44	47	50	54
03	32	36	39	41	44	48
04	29	32	36	36	41	44
ROS	26	30	33	35	38	42

Cov. E	**$300,000**			**$500,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Territory						
01-02	50	54	57	59	65	66
03	44	48	51	53	59	60
04	41	44	48	48	54	56
ROS	36	41	44	44	50	51

See Rule 616 for Territory Definitions

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Rule 607 Reserved For Future Use

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Rule 608 Unit Owners Rental To Others

A. Introduction: Form HO-6. The policy may be amended to cover loss by theft and Section II Liability when the residence premises is rented to others on a regular basis.

B. Premium:

For each peril, multiply the peril premium, as developed in Rule 301, by the applicable factors in the Endorsements and other Property Forms tables located in the Rate section of this manual.

C. Endorsement:

Show UNIT OWNERS RENTAL in the Declarations.

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Rule 609 Permitted Incidental Occupancies - Residence Premises and Other Residences

A. Introduction: All Forms.

Residence Premises

When the insured maintains an office, private school or studio on the premises, the additional premium is calculated by adding the appropriate charge from the following table to the premium developed for any required increase in the Coverage C Limits of Liability. See Rule 510.

	Limits of Liability					
Cov. E	**$100,000**			**$200,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
	15	17	27	16	18	28

Cov. E	**$300,000**			**$500,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
	17	19	29	20	23	32

Use Endorsement **HO-42 -** Permitted Incidental Occupancies Residence Premises

B. Other Residence Premises Occupied By The Insured:

	Limits of Liability					
Cov. E	**$100,000**			**$200,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Terr. 01	11	13	15	12	14	16
Terr. 04	10	12	14	11	13	15
Terr. ROS	17	20	21	18	21	22

Cov. E	**$300,000**			**$500,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Terr. 01	13	15	17	15	18	19
Terr. 04	12	14	16	14	17	18
Terr. ROS	19	22	23	23	26	27

Use Endorsement **HO-43 -** Permitted Incidental Occupancies Other Residence

See Rule 616 for Territory Definitions

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Rule 610 Business Pursuits

A. Introduction: All Forms. Section II Coverages - Liability. The policy may be endorsed to provide coverage for the liability of the insured arising out of business activities. Coverage is excluded if the insured is the owner or partner or maintains financial control of the business. Classify and apply a charge separately for each person insured.

B. Classifications:

1. Clerical Office Employees

a. Clerical Office Employees: defined as those employees whose duties are confined to keeping the books or records, conducting correspondence, or who are engaged wholly in office work where such books or records are kept or where such correspondence is conducted, having no other duty of any nature in or about the employer's premises. This classification applies only to persons who are employed exclusively in separate buildings or on separate floors or buildings or in departments on such floors which are separated from all other work places of the employer by structural partitions and within which no work is performed other than clerical office duties.

b. Sales People, Collectors or Messengers: "no installation," demonstration or servicing operations.

2. Sales People, Collectors or Messengers: "includes installation," demonstration or servicing operations.

3. Teachers: athletic, laboratory, Manual training, physical training, demonstration or servicing operations; excludes liability for corporal punishment of pupils.

4. Teachers: not otherwise classified, excludes liability for corporal punishment of pupils.

		Limits of Liability					
Cov. E		**$100,000**			**$200,000**		
Cov. F		**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Classification	1	3	4	7	4	5	8
	2	6	7	10	6	7	10
	3	10	11	14	11	12	15
	4	5	6	9	6	7	10

Cov. E		**$300,000**			**$500,000**		
Cov. F		**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Classification	1	4	6	9	6	9	10
	2	6	8	11	9	12	13
	3	12	13	16	15	18	19
	4	6	8	11	8	9	12

Endorsement: Use endorsement **HO-71** - Business Pursuits

This coverage may not be endorsed to seasonal or secondary residences.

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Rule 611 Personal Injury

A. Introduction: All Forms. The policy may be endorsed to provide coverage for personal injury to others such as false arrest, libel or invasion of privacy.

B. Premium: The premiums for this coverage are as indicated:

	Limits of Liability	
Cov. E	**$100,000**	**$200,000**
	14	16

Cov. E	**$300,000**	**$500,000**
	18	20

C. Endorsement: Use endorsement **HO-82** - Personal Injury

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Rule 612 Outboard Motors and Watercraft

A. Introduction: All Forms. Boats with characteristics matching those included in the categories defined below are eligible for coverage under this program. Watercraft with jet propulsion systems, increased horsepower or more length cannot be written.

The premium applicable in the state in which the insured's residence premises is located will apply. This coverage may be endorsed to secondary and seasonal locations if Travelers writes the dwelling and liability coverage for this location and the insured principally operates the watercraft from that residence.

Eligibility

1. Only private pleasure or recreational use is eligible.
2. Exposures consisting of outboard motors without watercraft are ineligible.
3. Power boats over 26 feet and jet-skis are not eligible.
4. Boats over 15 years old must be submitted to Travelers for binding coverage. A photograph of the boat is required.
5. Maximum speed 50 miles per hour.

B. Premium:

Outboard Motors

	Limits of Liability					
Cov. E	**$100,000**			**$200,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Up to 25 HP*	**Covered in Policy Form**					

Cov. E	**$300,000**			**$500,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Up to 25 HP*	**Covered in Policy Form**					

Inboard, Inboard-Outdrive or Outboard Powered up to 15 feet

	Limits of Liability					
Cov. E	**$100,000**			**$200,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
HP* Up to 50	21	24	31	29	32	39
51 - 100	35	38	45	43	46	53
101 - 150	50	53	60	58	61	68

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Rule 612 Outboard Motors and Watercraft (continued)

Inboard, Inboard-Outdrive or Outboard Powered up to 15 feet

Cov. E	**$300,000**			**$500,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
HP* Up to 50	33	36	43	39	42	49
51 - 100	47	50	57	53	55	63
101 - 150	62	65	72	68	71	78

Inboard, Inboard - Out drive or Outboard Powered 15 feet to 26 feet

	Limits of Liability					
Cov. E	**$100,000**			**$200,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
HP* Up to 50	32	35	42	40	43	50
51 - 100	47	50	57	55	58	65
101 - 150	61	64	71	69	72	79
151 - 200	76	79	86	84	86	94

Cov. E	**$300,000**			**$500,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
HP* Up to 50	44	47	54	50	53	60
51 - 100	59	62	69	65	68	75
101 - 150	73	76	83	79	82	89
151 - 200	88	91	98	94	96	104

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Rule 612 Outboard Motors and Watercraft (continued)

Watercraft: Sailing Vessel with or without Auxiliary Power

	Limits of Liability					
Cov. E	**$100,000**			**$200,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
HP* Up to 26'	**Covered in Policy Form**					
26 - 40'	21	24	31	29	32	39

Cov. E	**$300,000**			**$500,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
HP* Up to 26'	**Covered in Policy Form**					
26 - 40'	33	36	43	39	42	49

***** If two or more motors are regularly used together with any single, owned watercraft, the horsepower of each motor must be added to the total used for eligibility and rating purposes.

C. Endorsement: Use endorsement **HO-75** - Watercraft Liability

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Rule 613 Owned Snowmobiles

A. Introduction: All Forms. Each snowmobile owned by the named insured or any other insured who is a resident of a named insured's household must be declared. The premium charge will apply separately to each snowmobile.

Eligibility: Snowmobiles classified or rated by the manufacturer as "racing", "performance", or "high performance" are ineligible.

B. Premium: The minimum charge for each snowmobile for any period of coverage within a policy year is as indicated below for the respective limits of liability.

	Limits of Liability					
Cov. E	**$100,000**			**$200,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Each snowmobile Annual Minimum Premium:	44	45	48	50	51	54

Cov. E	**$300,000**			**$500,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
Each snowmobile Annual Minimum Premium:	55	56	59	63	66	67

C. Endorsement: Use endorsement **HO-164** - Owned Snowmobiles

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Rule 614 Incidental Farming

A. Introduction: Homeowner Forms. The policy may be endorsed to provide coverage for the liability of the insured when farming is conducted on the residence premises and is incidental to the use of the premises as a dwelling, and the income derived from the farming operations is not the insured's primary source of income. However, coverage is not available if the location specified in the endorsement is used for racing purposes.

The policy may also be endorsed to provide coverage when the residence premise is used for the sheltering and grazing of animals. However, coverage is not available if the residence premise is used for racing purposes.

Eligibility: All of the following criteria must be met:

1. The insured's occupation is other than farming,

2. The income from farming does not exceed 2% of the total annual income or $5,000, whichever is less,

3. There are no farm employees,

4. There is no heavy farm machinery (e. g. combines, harvesters),

5. Farm rates/forms do not apply to the use of the outbuildings (e.g. barns, stables), and

6. There is no horse breeding, boarding, racing or riding instruction exposure.

B. Premium:

	Limits of Liability					
Cov. E	**$100,000**			**$200,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
	32	33	36	38	39	42

Cov. E	**$300,000**			**$500,000**		
Cov. F	**$1,000**	**$2,000**	**$5,000**	**$1,000**	**$2,000**	**$5,000**
	43	44	47	50	53	54

C. Endorsement: Use Endorsement **HO-72** - Incidental Farming Personal Liability

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Rule 615 Workers Comprehensive Coverage for Domestic Employees

Coverage is mandatory under all policies containing CPL type coverage. Coverage applies only to domestic employees who work 52 hours or more and earn $100 or more from an owner occupant of a residential dwelling in the 90 days preceding the injury.

Coverage may not be rejected. Such coverage shall not apply if there is a separate workers' compensation policy in effect.

Classification and Rating

Code		Rate
0913	Pvt Res Employees - Inservant - 20 hours or more per week in household work, principle duties inside the residence	$146 annual per employee
0912	Pvt Res Employees - Outservant - 10 hours or more per week, in household work in connection with a private residence, principle duties outside the residence	$110 annual per employee
0910	Pvt Res Employees - Duties incidental to the ownership maintenance use of the residence inside or outside and not included in Code 0913 and 0912.	$8 annual

Note: These classifications are for rating only. The needed coverage is there whether or not correctly classified.

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Rule 616 Territory Definitions

01	San Francisco territory comprises the entire city and county of San Francisco and all parts of San Mateo County which is north of a line drawn from Mussel Rock on the Pacific Ocean directly east to the northern most point of the city limits of South San Francisco. Then following South San Francisco city limits to San Francisco Bay.
02	Oakland territory comprises all areas within the limits of the city of Alameda, Albany, Berkeley, El Cerrito, Emeryville, Hayward, Oakland, Peidmont, Richmond, San Lorenzo and San Pablo.
03	Los Angeles territory comprises all of Los Angeles County south of a line drawn due east from the intersection of the eastern boundary of Los Angeles County and the county road running between Palmdale, Valyermo, and Wrightwood, except Catalina Island.
04	San Diego County.
ROS	Remainder of state.

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Rule 617 Personal Liability Umbrella Supplement (PLUS)

A. Introduction: All Forms. The Personal Liability Umbrella Supplement - PLUS provides excess liability coverage which applies after the required Primary Insurance limits of liability are exhausted. Minimum limit of liability is $1,000,000. Maximum limit of liability is $10 million.

For eligibility, rules, and rates see PLUS Manual.

Use Endorsement **58200** - Personal Liability Umbrella Supplement

This coverage may not be endorsed to secondary and seasonal locations.

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Rule 701 Expense Allocation

A portion of the premium for each peril covers allocable fixed expenses.

A. Expense Components: The expense allocation is made up of the following four parts:

1. Flat Fixed Expenses
2. New Business Report Costs
3. New Business Inspection Costs
4. Expected Policy Longevity

B. Expense Allocation Calculation:

1. Refer to the Fixed Expense table in the Rate Pages to determine the Flat Fixed Expense
2. Divide the New Business Report Costs by the Expected Policy Longevity factor
3. Divide the New Business Inspection Costs (if applicable) by the Expected Policy Longevity factor
4. Determine the Total Expense Allocation by adding the Flat Fixed Expense obtained in B.1. to the New Business Report Cost obtained in B.2. to the New Business Inspection Costs obtained in B.3.

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Rule 702 Rating Territories

The Territory Pages contain the definition and code for each territory.

1. Policies are rated based on the territory for the insured location.

2. ZIP code boundaries are occasionally changed by the USPS. For example, a new ZIP code may be created. If the ZIP code for an address has changed since the ZIP code boundary definition, the territory will be determined based on the boundary previously defined for the address using the ZIP code definitions. For an existing policy whose ZIP code is redefined by the USPS, the territory assigned will not change, unless the Territory Pages have been revised.

3. ZIP codes defined by the USPS as postal boxes not associated with a land mass or ZIP codes that cannot be identified will be classified as territory code 0000.

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TRAVELERS

QUANTUM® HOMEOWNERS PROGRAM - CALIFORNIA

Travelers Commercial Insurance Company

*Quantum Home*sm

California Territories - Sorted by Zip Code

ZIP CODE	COUNTY	CITY	TERRITORY	EARTHQUAKE TERRITORY
90001	LOS ANGELES	LOS ANGELES	0487	07
90002	LOS ANGELES	LOS ANGELES	0804	07
90003	LOS ANGELES	LOS ANGELES	0760	07
90004	LOS ANGELES	LOS ANGELES	0867	07
90005	LOS ANGELES	LOS ANGELES	0285	07
90006	LOS ANGELES	LOS ANGELES	0479	07
90007	LOS ANGELES	LOS ANGELES	0367	07
90008	LOS ANGELES	LOS ANGELES	0738	07
90010	LOS ANGELES	LOS ANGELES	0267	07
90011	LOS ANGELES	LOS ANGELES	0510	07
90012	LOS ANGELES	LOS ANGELES	0301	07
90013	LOS ANGELES	LOS ANGELES	0301	07
90014	LOS ANGELES	LOS ANGELES	0547	07
90015	LOS ANGELES	LOS ANGELES	0547	07
90016	LOS ANGELES	LOS ANGELES	0525	07
90017	LOS ANGELES	LOS ANGELES	0478	07
90018	LOS ANGELES	LOS ANGELES	0519	07
90019	LOS ANGELES	LOS ANGELES	0644	07
90020	LOS ANGELES	LOS ANGELES	0267	07
90021	LOS ANGELES	LOS ANGELES	0547	07
90022	LOS ANGELES	LOS ANGELES	0390	07
90023	LOS ANGELES	LOS ANGELES	0375	07
90024	LOS ANGELES	LOS ANGELES	0630	07
90025	LOS ANGELES	LOS ANGELES	1216	07
90026	LOS ANGELES	LOS ANGELES	0393	07
90027	LOS ANGELES	LOS ANGELES	0323	07
90028	LOS ANGELES	LOS ANGELES	0714	07
90029	LOS ANGELES	LOS ANGELES	0258	07
90031	LOS ANGELES	LOS ANGELES	0461	07
90032	LOS ANGELES	LOS ANGELES	0206	07
90033	LOS ANGELES	LOS ANGELES	0495	07
90034	LOS ANGELES	LOS ANGELES	0657	07
90035	LOS ANGELES	LOS ANGELES	0810	07
90036	LOS ANGELES	LOS ANGELES	0291	07
90037	LOS ANGELES	LOS ANGELES	0336	07
90038	LOS ANGELES	LOS ANGELES	0645	07
90039	LOS ANGELES	LOS ANGELES	0383	07
90040	LOS ANGELES	LOS ANGELES	0453	07
90041	LOS ANGELES	LOS ANGELES	0447	07

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ZIP CODE	COUNTY	CITY	TERRITORY	EARTHQUAKE TERRITORY
90042	LOS ANGELES	LOS ANGELES	0122	07
90043	LOS ANGELES	LOS ANGELES	0790	07
90044	LOS ANGELES	LOS ANGELES	0419	07
90045	LOS ANGELES	LOS ANGELES	0221	07
90046	LOS ANGELES	LOS ANGELES	1096	07
90047	LOS ANGELES	LOS ANGELES	0822	07
90048	LOS ANGELES	LOS ANGELES	0653	07
90049	LOS ANGELES	LOS ANGELES	1229	13
90056	LOS ANGELES	LOS ANGELES	0568	07
90057	LOS ANGELES	LOS ANGELES	0393	07
90058	LOS ANGELES	LOS ANGELES	0551	07
90059	LOS ANGELES	LOS ANGELES	0423	07
90061	LOS ANGELES	LOS ANGELES	0330	07
90062	LOS ANGELES	LOS ANGELES	0489	07
90063	LOS ANGELES	LOS ANGELES	0353	07
90064	LOS ANGELES	LOS ANGELES	0887	07
90065	LOS ANGELES	LOS ANGELES	0216	07
90066	LOS ANGELES	LOS ANGELES	0184	07
90067	LOS ANGELES	LOS ANGELES	1423	07
90068	LOS ANGELES	LOS ANGELES	1354	07
90069	LOS ANGELES	WEST HOLLYWOOD	1259	07
90071	LOS ANGELES	LOS ANGELES	0547	07
90077	LOS ANGELES	LOS ANGELES	1204	07
90079	LOS ANGELES	LOS ANGELES	0301	07
90094	LOS ANGELES	LOS ANGELES	0461	07
90099	LOS ANGELES	LOS ANGELES	0301	07
90101	LOS ANGELES	LOS ANGELES	0301	07
90201	LOS ANGELES	BELL	0733	07
90210	LOS ANGELES	BEVERLY HILLS	1275	07
90211	LOS ANGELES	BEVERLY HILLS	0719	07
90212	LOS ANGELES	BEVERLY HILLS	0789	07
90220	LOS ANGELES	COMPTON	0825	07
90221	LOS ANGELES	COMPTON	0593	07
90222	LOS ANGELES	COMPTON	0509	07
90230	LOS ANGELES	CULVER CITY	0428	07
90232	LOS ANGELES	CULVER CITY	0421	07
90240	LOS ANGELES	DOWNEY	0202	07
90241	LOS ANGELES	DOWNEY	0496	07
90242	LOS ANGELES	DOWNEY	0643	07

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ZIP CODE	COUNTY	CITY	TERRITORY	EARTHQUAKE TERRITORY
90245	LOS ANGELES	EL SEGUNDO	0187	07
90247	LOS ANGELES	GARDENA	0625	07
90248	LOS ANGELES	GARDENA	0175	07
90249	LOS ANGELES	GARDENA	0558	07
90250	LOS ANGELES	HAWTHORNE	0695	07
90254	LOS ANGELES	HERMOSA BEACH	0118	07
90255	LOS ANGELES	HUNTINGTON PARK	0551	07
90260	LOS ANGELES	LAWNDALE	0555	07
90261	LOS ANGELES	LAWNDALE	0555	07
90262	LOS ANGELES	LYNWOOD	0334	07
90263	LOS ANGELES	MALIBU	1059	13
90265	LOS ANGELES	MALIBU	1059	13
90266	LOS ANGELES	MANHATTAN BEACH	0319	07
90270	LOS ANGELES	MAYWOOD	0157	07
90272	LOS ANGELES	PACIFIC PALISADES	0420	13
90274	LOS ANGELES	PALOS VERDES PENINSULA	0103	07
90275	LOS ANGELES	RANCHO PALOS VERDES	0111	07
90277	LOS ANGELES	REDONDO BEACH	0278	07
90278	LOS ANGELES	REDONDO BEACH	0480	07
90280	LOS ANGELES	SOUTH GATE	0456	07
90290	LOS ANGELES	TOPANGA	1074	13
90291	LOS ANGELES	VENICE	1086	07
90292	LOS ANGELES	MARINA DEL REY	0990	07
90293	LOS ANGELES	PLAYA DEL REY	0198	07
90301	LOS ANGELES	INGLEWOOD	0652	07
90302	LOS ANGELES	INGLEWOOD	0450	07
90303	LOS ANGELES	INGLEWOOD	0826	07
90304	LOS ANGELES	INGLEWOOD	0499	07
90305	LOS ANGELES	INGLEWOOD	0155	07
90311	LOS ANGELES	INGLEWOOD	0652	07
90401	LOS ANGELES	SANTA MONICA	0757	07
90402	LOS ANGELES	SANTA MONICA	0403	07
90403	LOS ANGELES	SANTA MONICA	0844	07
90404	LOS ANGELES	SANTA MONICA	0674	07
90405	LOS ANGELES	SANTA MONICA	0598	07
90501	LOS ANGELES	TORRANCE	0313	07
90502	LOS ANGELES	TORRANCE	0303	07
90503	LOS ANGELES	TORRANCE	0290	07
90504	LOS ANGELES	TORRANCE	0425	07

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90505	LOS ANGELES	TORRANCE	0134	07
90506	LOS ANGELES	TORRANCE	0425	07
90601	LOS ANGELES	WHITTIER	0567	07
90602	LOS ANGELES	WHITTIER	0638	07
90603	LOS ANGELES	WHITTIER	0590	07
90604	LOS ANGELES	WHITTIER	0350	07
90605	LOS ANGELES	WHITTIER	0226	07
90606	LOS ANGELES	WHITTIER	0385	07
90620	ORANGE	BUENA PARK	0116	07
90621	ORANGE	BUENA PARK	0317	07
90623	ORANGE	LA PALMA	0115	07
90630	ORANGE	CYPRESS	0553	07
90631	ORANGE	LA HABRA	0149	07
90638	LOS ANGELES	LA MIRADA	0536	07
90640	LOS ANGELES	MONTEBELLO	0404	07
90650	LOS ANGELES	NORWALK	0230	07
90660	LOS ANGELES	PICO RIVERA	0449	07
90670	LOS ANGELES	SANTA FE SPRINGS	0685	07
90680	ORANGE	STANTON	0156	07
90701	LOS ANGELES	ARTESIA	0268	07
90703	LOS ANGELES	CERRITOS	0392	07
90704	LOS ANGELES	AVALON	0395	07
90706	LOS ANGELES	BELLFLOWER	0374	07
90710	LOS ANGELES	HARBOR CITY	0368	07
90712	LOS ANGELES	LAKEWOOD	0365	07
90713	LOS ANGELES	LAKEWOOD	0436	07
90715	LOS ANGELES	LAKEWOOD	0580	07
90716	LOS ANGELES	HAWAIIAN GARDENS	0386	07
90717	LOS ANGELES	LOMITA	0363	07
90720	ORANGE	LOS ALAMITOS	0871	07
90723	LOS ANGELES	PARAMOUNT	0527	07
90731	LOS ANGELES	SAN PEDRO	0395	07
90732	LOS ANGELES	SAN PEDRO	0121	07
90740	ORANGE	SEAL BEACH	0115	07
90742	ORANGE	SUNSET BEACH	0115	07
90743	ORANGE	SURFSIDE	0115	07
90744	LOS ANGELES	WILMINGTON	0432	07
90745	LOS ANGELES	CARSON	0411	07
90746	LOS ANGELES	CARSON	0622	07

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90755	LOS ANGELES	SIGNAL HILL	0251	07
90802	LOS ANGELES	LONG BEACH	0123	07
90803	LOS ANGELES	LONG BEACH	0300	07
90804	LOS ANGELES	LONG BEACH	0251	07
90805	LOS ANGELES	LONG BEACH	0436	07
90806	LOS ANGELES	LONG BEACH	0170	07
90807	LOS ANGELES	LONG BEACH	0398	07
90808	LOS ANGELES	LONG BEACH	0277	07
90810	LOS ANGELES	LONG BEACH	0372	07
90813	LOS ANGELES	LONG BEACH	0123	07
90814	LOS ANGELES	LONG BEACH	0266	07
90815	LOS ANGELES	LONG BEACH	0468	07
90822	LOS ANGELES	LONG BEACH	0300	07
90831	LOS ANGELES	LONG BEACH	0251	07
90833	LOS ANGELES	LONG BEACH	0251	07
90834	LOS ANGELES	LONG BEACH	0251	07
90835	LOS ANGELES	LONG BEACH	0123	07
91001	LOS ANGELES	ALTADENA	0283	07
91006	LOS ANGELES	ARCADIA	0171	07
91007	LOS ANGELES	ARCADIA	0154	07
91010	LOS ANGELES	DUARTE	0522	07
91011	LOS ANGELES	LA CANADA FLINTRIDGE	0186	11
91016	LOS ANGELES	MONROVIA	0717	07
91020	LOS ANGELES	MONTROSE	0280	11
91024	LOS ANGELES	SIERRA MADRE	0289	07
91030	LOS ANGELES	SOUTH PASADENA	0174	07
91040	LOS ANGELES	SUNLAND	0861	11
91042	LOS ANGELES	TUJUNGA	0492	11
91101	LOS ANGELES	PASADENA	0142	07
91103	LOS ANGELES	PASADENA	0143	07
91104	LOS ANGELES	PASADENA	0129	07
91105	LOS ANGELES	PASADENA	0151	07
91106	LOS ANGELES	PASADENA	0500	07
91107	LOS ANGELES	PASADENA	0201	07
91108	LOS ANGELES	SAN MARINO	0095	07
91201	LOS ANGELES	GLENDALE	0139	07
91202	LOS ANGELES	GLENDALE	0582	07
91203	LOS ANGELES	GLENDALE	0388	07
91204	LOS ANGELES	GLENDALE	0410	07

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91205	LOS ANGELES	GLENDALE	0161	07
91206	LOS ANGELES	GLENDALE	0380	07
91207	LOS ANGELES	GLENDALE	0304	07
91208	LOS ANGELES	GLENDALE	0231	07
91210	LOS ANGELES	GLENDALE	0410	07
91214	LOS ANGELES	LA CRESCENTA	0234	11
91301	LOS ANGELES	AGOURA HILLS	1007	13
91302	LOS ANGELES	CALABASAS	1340	13
91303	LOS ANGELES	CANOGA PARK	1221	12
91304	LOS ANGELES	CANOGA PARK	1061	12
91306	LOS ANGELES	WINNETKA	1341	12
91307	LOS ANGELES	WEST HILLS	1298	12
91311	LOS ANGELES	CHATSWORTH	1044	12
91316	LOS ANGELES	ENCINO	1360	12
91320	VENTURA	NEWBURY PARK	0778	13
91321	LOS ANGELES	NEWHALL	1181	12
91324	LOS ANGELES	NORTHRIDGE	1113	12
91325	LOS ANGELES	NORTHRIDGE	1331	12
91326	LOS ANGELES	NORTHRIDGE	1321	12
91331	LOS ANGELES	PACOIMA	1091	12
91335	LOS ANGELES	RESEDA	1004	12
91340	LOS ANGELES	SAN FERNANDO	1277	12
91342	LOS ANGELES	SYLMAR	1083	11
91343	LOS ANGELES	NORTH HILLS	1247	12
91344	LOS ANGELES	GRANADA HILLS	1419	12
91345	LOS ANGELES	MISSION HILLS	0902	12
91350	LOS ANGELES	SANTA CLARITA	0740	11
91351	LOS ANGELES	CANYON COUNTRY	1166	11
91352	LOS ANGELES	SUN VALLEY	1020	07
91354	LOS ANGELES	VALENCIA	1108	12
91355	LOS ANGELES	VALENCIA	1181	12
91356	LOS ANGELES	TARZANA	1353	12
91360	VENTURA	THOUSAND OAKS	0659	13
91361	VENTURA	WESTLAKE VILLAGE	1124	13
91362	VENTURA	THOUSAND OAKS	0838	13
91364	LOS ANGELES	WOODLAND HILLS	1352	12
91367	LOS ANGELES	WOODLAND HILLS	1422	12
91377	VENTURA	OAK PARK	0828	13
91381	LOS ANGELES	STEVENSON RANCH	0866	12

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91382	LOS ANGELES	SANTA CLARITA	0022	07
91383	LOS ANGELES	SANTA CLARITA	0020	12
91384	LOS ANGELES	CASTAIC	0713	12
91387	LOS ANGELES	CANYON COUNTRY	0890	11
91390	LOS ANGELES	SANTA CLARITA	1235	11
91401	LOS ANGELES	VAN NUYS	0976	12
91402	LOS ANGELES	PANORAMA CITY	0970	07
91403	LOS ANGELES	SHERMAN OAKS	0894	12
91405	LOS ANGELES	VAN NUYS	0683	12
91406	LOS ANGELES	VAN NUYS	1148	12
91411	LOS ANGELES	VAN NUYS	0882	12
91423	LOS ANGELES	SHERMAN OAKS	0940	12
91436	LOS ANGELES	ENCINO	1384	12
91501	LOS ANGELES	BURBANK	0318	07
91502	LOS ANGELES	BURBANK	0290	07
91504	LOS ANGELES	BURBANK	0253	07
91505	LOS ANGELES	BURBANK	0189	07
91506	LOS ANGELES	BURBANK	0421	07
91601	LOS ANGELES	NORTH HOLLYWOOD	0699	12
91602	LOS ANGELES	NORTH HOLLYWOOD	1076	07
91604	LOS ANGELES	STUDIO CITY	0842	07
91605	LOS ANGELES	NORTH HOLLYWOOD	0445	07
91606	LOS ANGELES	NORTH HOLLYWOOD	0416	07
91607	LOS ANGELES	VALLEY VILLAGE	0687	12
91608	LOS ANGELES	UNIVERSAL CITY	0021	07
91701	SAN BERNARDINO	RANCHO CUCAMONGA	0762	08
91702	LOS ANGELES	AZUSA	0579	07
91706	LOS ANGELES	BALDWIN PARK	0483	07
91708	SAN BERNARDINO	CHINO	1115	08
91709	SAN BERNARDINO	CHINO HILLS	0836	06
91710	SAN BERNARDINO	CHINO	1115	08
91711	LOS ANGELES	CLAREMONT	0732	07
91722	LOS ANGELES	COVINA	1067	07
91723	LOS ANGELES	COVINA	1121	07
91724	LOS ANGELES	COVINA	0587	07
91730	SAN BERNARDINO	RANCHO CUCAMONGA	0991	08
91731	LOS ANGELES	EL MONTE	0244	07
91732	LOS ANGELES	EL MONTE	0623	07
91733	LOS ANGELES	SOUTH EL MONTE	0603	07

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91737	SAN BERNARDINO	RANCHO CUCAMONGA	1016	08
91739	SAN BERNARDINO	RANCHO CUCAMONGA	1099	08
91740	LOS ANGELES	GLENDORA	0712	07
91741	LOS ANGELES	GLENDORA	0352	07
91743	SAN BERNARDINO	GUASTI	1118	05
91744	LOS ANGELES	LA PUENTE	1191	07
91745	LOS ANGELES	HACIENDA HEIGHTS	1183	07
91746	LOS ANGELES	LA PUENTE	0818	07
91748	LOS ANGELES	ROWLAND HEIGHTS	0957	07
91750	LOS ANGELES	LA VERNE	0452	07
91752	RIVERSIDE	MIRA LOMA	1192	06
91754	LOS ANGELES	MONTEREY PARK	0172	07
91755	LOS ANGELES	MONTEREY PARK	0172	07
91758	SAN BERNARDINO	ONTARIO	0824	06
91759	LOS ANGELES	MT BALDY	0027	11
91761	SAN BERNARDINO	ONTARIO	1118	06
91762	SAN BERNARDINO	ONTARIO	0824	08
91763	SAN BERNARDINO	MONTCLAIR	1133	05
91764	SAN BERNARDINO	ONTARIO	1104	05
91765	LOS ANGELES	DIAMOND BAR	1189	07
91766	LOS ANGELES	POMONA	0946	07
91767	LOS ANGELES	POMONA	0955	07
91768	LOS ANGELES	POMONA	0698	07
91770	LOS ANGELES	ROSEMEAD	0287	07
91773	LOS ANGELES	SAN DIMAS	0575	07
91775	LOS ANGELES	SAN GABRIEL	0109	07
91776	LOS ANGELES	SAN GABRIEL	0194	07
91780	LOS ANGELES	TEMPLE CITY	0141	07
91784	SAN BERNARDINO	UPLAND	0666	08
91786	SAN BERNARDINO	UPLAND	1012	08
91789	LOS ANGELES	WALNUT	1087	07
91790	LOS ANGELES	WEST COVINA	1196	07
91791	LOS ANGELES	WEST COVINA	0947	07
91792	LOS ANGELES	WEST COVINA	1125	07
91801	LOS ANGELES	ALHAMBRA	0325	07
91803	LOS ANGELES	ALHAMBRA	0408	07
91804	LOS ANGELES	ALHAMBRA	0325	07
91901	SAN DIEGO	ALPINE	1179	27
91902	SAN DIEGO	BONITA	0297	27

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91905	SAN DIEGO	BOULEVARD	1031	27
91906	SAN DIEGO	CAMPO	0903	27
91910	SAN DIEGO	CHULA VISTA	0311	27
91911	SAN DIEGO	CHULA VISTA	0373	27
91913	SAN DIEGO	CHULA VISTA	0397	27
91914	SAN DIEGO	CHULA VISTA	0391	27
91915	SAN DIEGO	CHULA VISTA	0232	27
91916	SAN DIEGO	DESCANSO	1042	27
91917	SAN DIEGO	DULZURA	0600	27
91931	SAN DIEGO	GUATAY	1042	27
91932	SAN DIEGO	IMPERIAL BEACH	0264	27
91934	SAN DIEGO	JACUMBA	0376	27
91935	SAN DIEGO	JAMUL	0915	27
91941	SAN DIEGO	LA MESA	0585	27
91942	SAN DIEGO	LA MESA	0332	27
91945	SAN DIEGO	LEMON GROVE	0540	27
91947	SAN DIEGO	LINCOLN ACRES	0295	27
91948	SAN DIEGO	MOUNT LAGUNA	0880	27
91950	SAN DIEGO	NATIONAL CITY	0295	27
91962	SAN DIEGO	PINE VALLEY	0880	27
91963	SAN DIEGO	POTRERO	0013	27
91977	SAN DIEGO	SPRING VALLEY	0457	27
91978	SAN DIEGO	SPRING VALLEY	0949	27
91980	SAN DIEGO	TECATE	0013	27
92003	SAN DIEGO	BONSALL	1177	27
92004	SAN DIEGO	BORREGO SPRINGS	0442	27
92007	SAN DIEGO	CARDIFF BY THE SEA	0526	27
92008	SAN DIEGO	CARLSBAD	1103	27
92009	SAN DIEGO	CARLSBAD	0993	27
92010	SAN DIEGO	CARLSBAD	0009	27
92011	SAN DIEGO	CARLSBAD	0003	27
92014	SAN DIEGO	DEL MAR	0992	27
92019	SAN DIEGO	EL CAJON	0501	27
92020	SAN DIEGO	EL CAJON	0707	27
92021	SAN DIEGO	EL CAJON	0493	27
92024	SAN DIEGO	ENCINITAS	0916	27
92025	SAN DIEGO	ESCONDIDO	0601	27
92026	SAN DIEGO	ESCONDIDO	0694	27
92027	SAN DIEGO	ESCONDIDO	0710	27

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ZIP CODE	COUNTY	CITY	TERRITORY	EARTHQUAKE TERRITORY
92028	SAN DIEGO	FALLBROOK	1357	27
92029	SAN DIEGO	ESCONDIDO	1160	27
92036	SAN DIEGO	JULIAN	0917	27
92037	SAN DIEGO	LA JOLLA	1049	27
92040	SAN DIEGO	LAKESIDE	0512	27
92054	SAN DIEGO	OCEANSIDE	0973	27
92055	SAN DIEGO	CAMP PENDLETON	0005	27
92056	SAN DIEGO	OCEANSIDE	1156	27
92057	SAN DIEGO	OCEANSIDE	1175	27
92059	SAN DIEGO	PALA	0016	27
92060	SAN DIEGO	PALOMAR MOUNTAIN	1286	27
92061	SAN DIEGO	PAUMA VALLEY	1286	27
92064	SAN DIEGO	POWAY	0481	27
92065	SAN DIEGO	RAMONA	0571	27
92066	SAN DIEGO	RANCHITA	1428	27
92067	SAN DIEGO	RANCHO SANTA FE	0992	27
92068	SAN DIEGO	SAN LUIS REY	0973	27
92069	SAN DIEGO	SAN MARCOS	0589	27
92070	SAN DIEGO	SANTA YSABEL	1428	27
92071	SAN DIEGO	SANTEE	0282	27
92075	SAN DIEGO	SOLANA BEACH	0832	27
92078	SAN DIEGO	SAN MARCOS	1296	27
92081	SAN DIEGO	VISTA	0004	27
92082	SAN DIEGO	VALLEY CENTER	1374	27
92083	SAN DIEGO	VISTA	1262	27
92084	SAN DIEGO	VISTA	0721	27
92086	SAN DIEGO	WARNER SPRINGS	0761	27
92091	SAN DIEGO	RANCHO SANTA FE	1037	27
92092	SAN DIEGO	LA JOLLA	1049	27
92093	SAN DIEGO	LA JOLLA	0010	27
92101	SAN DIEGO	SAN DIEGO	0892	27
92102	SAN DIEGO	SAN DIEGO	0442	27
92103	SAN DIEGO	SAN DIEGO	0204	27
92104	SAN DIEGO	SAN DIEGO	0178	27
92105	SAN DIEGO	SAN DIEGO	0284	27
92106	SAN DIEGO	SAN DIEGO	0586	27
92107	SAN DIEGO	SAN DIEGO	0211	27
92108	SAN DIEGO	SAN DIEGO	0135	27
92109	SAN DIEGO	SAN DIEGO	0649	27

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92110	SAN DIEGO	SAN DIEGO	0135	27
92111	SAN DIEGO	SAN DIEGO	0518	27
92113	SAN DIEGO	SAN DIEGO	0222	27
92114	SAN DIEGO	SAN DIEGO	0872	27
92115	SAN DIEGO	SAN DIEGO	0261	27
92116	SAN DIEGO	SAN DIEGO	0100	27
92117	SAN DIEGO	SAN DIEGO	0542	27
92118	SAN DIEGO	CORONADO	0233	27
92119	SAN DIEGO	SAN DIEGO	0665	27
92120	SAN DIEGO	SAN DIEGO	0217	27
92121	SAN DIEGO	SAN DIEGO	1154	27
92122	SAN DIEGO	SAN DIEGO	0706	27
92123	SAN DIEGO	SAN DIEGO	1023	27
92124	SAN DIEGO	SAN DIEGO	0841	27
92126	SAN DIEGO	SAN DIEGO	0399	27
92127	SAN DIEGO	SAN DIEGO	0592	27
92128	SAN DIEGO	SAN DIEGO	0820	27
92129	SAN DIEGO	SAN DIEGO	1102	27
92130	SAN DIEGO	SAN DIEGO	0945	27
92131	SAN DIEGO	SAN DIEGO	0516	27
92132	SAN DIEGO	SAN DIEGO	0892	27
92134	SAN DIEGO	SAN DIEGO	0892	27
92136	SAN DIEGO	SAN DIEGO	0442	27
92139	SAN DIEGO	SAN DIEGO	0209	27
92140	SAN DIEGO	SAN DIEGO	0135	27
92145	SAN DIEGO	SAN DIEGO	0399	27
92147	SAN DIEGO	SAN DIEGO	0586	27
92152	SAN DIEGO	SAN DIEGO	0233	27
92154	SAN DIEGO	SAN DIEGO	0464	27
92155	SAN DIEGO	SAN DIEGO	0233	27
92173	SAN DIEGO	SAN YSIDRO	0273	27
92182	SAN DIEGO	SAN DIEGO	0261	27
92197	SAN DIEGO	SAN DIEGO	0892	27
92199	SAN DIEGO	SAN DIEGO	0892	27
92201	RIVERSIDE	INDIO	0656	06
92203	RIVERSIDE	INDIO	0919	02
92210	RIVERSIDE	INDIAN WELLS	1013	06
92211	RIVERSIDE	PALM DESERT	1075	06
92220	RIVERSIDE	BANNING	1015	06

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92222	IMPERIAL	BARD	0249	27
92223	RIVERSIDE	BEAUMONT	0722	05
92225	RIVERSIDE	BLYTHE	0646	27
92227	IMPERIAL	BRAWLEY	0274	02
92230	RIVERSIDE	CABAZON	0402	06
92231	IMPERIAL	CALEXICO	0497	02
92233	IMPERIAL	CALIPATRIA	0702	02
92234	RIVERSIDE	CATHEDRAL CITY	1241	06
92236	RIVERSIDE	COACHELLA	0656	02
92239	RIVERSIDE	DESERT CENTER	1029	27
92240	RIVERSIDE	DESERT HOT SPRINGS	0746	06
92241	RIVERSIDE	DESERT HOT SPRINGS	0720	06
92242	SAN BERNARDINO	EARP	1410	27
92243	IMPERIAL	EL CENTRO	0316	02
92249	IMPERIAL	HEBER	0497	02
92250	IMPERIAL	HOLTVILLE	0235	02
92251	IMPERIAL	IMPERIAL	0602	02
92252	SAN BERNARDINO	JOSHUA TREE	0781	06
92253	RIVERSIDE	LA QUINTA	1119	06
92254	RIVERSIDE	MECCA	0656	02
92256	SAN BERNARDINO	MORONGO VALLEY	1034	06
92257	IMPERIAL	NILAND	0655	02
92259	IMPERIAL	OCOTILLO	1339	27
92260	RIVERSIDE	PALM DESERT	1142	06
92262	RIVERSIDE	PALM SPRINGS	1159	06
92264	RIVERSIDE	PALM SPRINGS	1213	06
92266	IMPERIAL	PALO VERDE	0249	27
92267	SAN BERNARDINO	PARKER DAM	1410	27
92268	SAN BERNARDINO	PIONEERTOWN	0923	06
92270	RIVERSIDE	RANCHO MIRAGE	1040	06
92273	IMPERIAL	SEELEY	0316	02
92274	RIVERSIDE	THERMAL	1339	02
92275	IMPERIAL	SALTON CITY	0655	02
92276	RIVERSIDE	THOUSAND PALMS	0720	06
92277	SAN BERNARDINO	TWENTYNINE PALMS	0908	27
92278	SAN BERNARDINO	TWENTYNINE PALMS	0781	27
92280	SAN BERNARDINO	VIDAL	1410	27
92281	IMPERIAL	WESTMORLAND	0274	02
92282	RIVERSIDE	WHITE WATER	1063	06

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92283	IMPERIAL	WINTERHAVEN	0249	27
92284	SAN BERNARDINO	YUCCA VALLEY	0923	06
92285	SAN BERNARDINO	LANDERS	0960	27
92301	SAN BERNARDINO	ADELANTO	0964	06
92304	SAN BERNARDINO	AMBOY	1029	27
92305	SAN BERNARDINO	ANGELUS OAKS	0605	06
92307	SAN BERNARDINO	APPLE VALLEY	0748	06
92308	SAN BERNARDINO	APPLE VALLEY	0840	06
92309	SAN BERNARDINO	BAKER	0982	27
92310	SAN BERNARDINO	FORT IRWIN	0982	27
92311	SAN BERNARDINO	BARSTOW	0900	27
92313	SAN BERNARDINO	GRAND TERRACE	0821	06
92314	SAN BERNARDINO	BIG BEAR CITY	0839	06
92315	SAN BERNARDINO	BIG BEAR LAKE	0039	06
92316	SAN BERNARDINO	BLOOMINGTON	1146	05
92317	SAN BERNARDINO	BLUE JAY	1222	06
92318	SAN BERNARDINO	BRYN MAWR	0925	05
92320	RIVERSIDE	CALIMESA	0444	05
92321	SAN BERNARDINO	CEDAR GLEN	1222	06
92322	SAN BERNARDINO	CEDARPINES PARK	1222	06
92323	SAN BERNARDINO	CIMA	1029	27
92324	SAN BERNARDINO	COLTON	1244	05
92325	SAN BERNARDINO	CRESTLINE	1222	06
92326	SAN BERNARDINO	CREST PARK	1222	06
92327	SAN BERNARDINO	DAGGETT	0982	27
92328	INYO	DEATH VALLEY	0002	27
92329	SAN BERNARDINO	PHELAN	1145	06
92332	SAN BERNARDINO	ESSEX	1029	27
92333	SAN BERNARDINO	FAWNSKIN	0839	06
92335	SAN BERNARDINO	FONTANA	1256	05
92336	SAN BERNARDINO	FONTANA	1255	08
92337	SAN BERNARDINO	FONTANA	1069	06
92338	SAN BERNARDINO	LUDLOW	0960	27
92339	SAN BERNARDINO	FOREST FALLS	1058	05
92341	SAN BERNARDINO	GREEN VALLEY LAKE	0839	06
92342	SAN BERNARDINO	HELENDALE	0709	06
92344	SAN BERNARDINO	HESPERIA	0845	06
92345	SAN BERNARDINO	HESPERIA	0845	06
92346	SAN BERNARDINO	HIGHLAND	1165	06

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92347	SAN BERNARDINO	HINKLEY	1225	27
92352	SAN BERNARDINO	LAKE ARROWHEAD	1222	06
92354	SAN BERNARDINO	LOMA LINDA	0925	05
92356	SAN BERNARDINO	LUCERNE VALLEY	1347	27
92358	SAN BERNARDINO	LYTLE CREEK	0027	06
92359	SAN BERNARDINO	MENTONE	0980	06
92363	SAN BERNARDINO	NEEDLES	1029	27
92364	SAN BERNARDINO	NIPTON	1029	27
92365	SAN BERNARDINO	NEWBERRY SPRINGS	0982	27
92366	SAN BERNARDINO	MOUNTAIN PASS	1029	27
92368	SAN BERNARDINO	ORO GRANDE	0827	06
92369	SAN BERNARDINO	PATTON	1165	06
92371	SAN BERNARDINO	PHELAN	1145	05
92372	SAN BERNARDINO	PINON HILLS	1164	06
92373	SAN BERNARDINO	REDLANDS	0755	05
92374	SAN BERNARDINO	REDLANDS	0969	05
92376	SAN BERNARDINO	RIALTO	1348	05
92377	SAN BERNARDINO	RIALTO	1330	06
92378	SAN BERNARDINO	RIMFOREST	1222	06
92382	SAN BERNARDINO	RUNNING SPRINGS	1222	06
92384	INYO	SHOSHONE	0002	27
92385	SAN BERNARDINO	SKYFOREST	1222	06
92389	INYO	TECOPA	0002	27
92391	SAN BERNARDINO	TWIN PEAKS	1222	06
92392	SAN BERNARDINO	VICTORVILLE	1095	06
92394	SAN BERNARDINO	VICTORVILLE	0827	06
92395	SAN BERNARDINO	VICTORVILLE	1095	06
92397	SAN BERNARDINO	WRIGHTWOOD	0596	06
92398	SAN BERNARDINO	YERMO	0982	27
92399	SAN BERNARDINO	YUCAIPA	0863	06
92401	SAN BERNARDINO	SAN BERNARDINO	0770	05
92403	SAN BERNARDINO	SAN BERNARDINO	1137	05
92404	SAN BERNARDINO	SAN BERNARDINO	1158	05
92405	SAN BERNARDINO	SAN BERNARDINO	0816	05
92407	SAN BERNARDINO	SAN BERNARDINO	1222	06
92408	SAN BERNARDINO	SAN BERNARDINO	0745	05
92410	SAN BERNARDINO	SAN BERNARDINO	1346	05
92411	SAN BERNARDINO	SAN BERNARDINO	1137	05
92501	RIVERSIDE	RIVERSIDE	0921	04

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ZIP CODE	COUNTY	CITY	TERRITORY	EARTHQUAKE TERRITORY
92503	RIVERSIDE	RIVERSIDE	1026	06
92504	RIVERSIDE	RIVERSIDE	0893	06
92505	RIVERSIDE	RIVERSIDE	1207	06
92506	RIVERSIDE	RIVERSIDE	0791	06
92507	RIVERSIDE	RIVERSIDE	0956	04
92508	RIVERSIDE	RIVERSIDE	0474	06
92509	RIVERSIDE	RIVERSIDE	0928	06
92518	RIVERSIDE	MARCH AIR RESERVE BASE	0008	05
92530	RIVERSIDE	LAKE ELSINORE	1306	06
92532	RIVERSIDE	LAKE ELSINORE	1344	06
92536	RIVERSIDE	AGUANGA	1311	06
92539	RIVERSIDE	ANZA	1355	06
92543	RIVERSIDE	HEMET	0753	04
92544	RIVERSIDE	HEMET	0855	04
92545	RIVERSIDE	HEMET	0835	04
92548	RIVERSIDE	HOMELAND	1407	06
92549	RIVERSIDE	IDYLLWILD	0864	06
92551	RIVERSIDE	MORENO VALLEY	1017	05
92553	RIVERSIDE	MORENO VALLEY	0475	05
92555	RIVERSIDE	MORENO VALLEY	1198	05
92557	RIVERSIDE	MORENO VALLEY	0715	05
92561	RIVERSIDE	MOUNTAIN CENTER	1253	06
92562	RIVERSIDE	MURRIETA	1402	06
92563	RIVERSIDE	MURRIETA	1092	06
92567	RIVERSIDE	NUEVO	1120	05
92570	RIVERSIDE	PERRIS	1425	06
92571	RIVERSIDE	PERRIS	1383	06
92582	RIVERSIDE	SAN JACINTO	0873	04
92583	RIVERSIDE	SAN JACINTO	0954	04
92584	RIVERSIDE	MENIFEE	1097	06
92585	RIVERSIDE	SUN CITY	1066	06
92586	RIVERSIDE	SUN CITY	0693	06
92587	RIVERSIDE	SUN CITY	1264	06
92590	RIVERSIDE	TEMECULA	1381	06
92591	RIVERSIDE	TEMECULA	1231	06
92592	RIVERSIDE	TEMECULA	1182	06
92595	RIVERSIDE	WILDOMAR	1292	06
92596	RIVERSIDE	WINCHESTER	1190	06
92602	ORANGE	IRVINE	0874	07

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92603	ORANGE	IRVINE	0599	27
92604	ORANGE	IRVINE	0858	07
92606	ORANGE	IRVINE	0787	07
92610	ORANGE	FOOTHILL RANCH	0986	27
92612	ORANGE	IRVINE	1024	07
92614	ORANGE	IRVINE	1219	07
92617	ORANGE	IRVINE	0018	07
92618	ORANGE	IRVINE	0606	27
92620	ORANGE	IRVINE	0766	07
92624	ORANGE	CAPISTRANO BEACH	1152	27
92625	ORANGE	CORONA DEL MAR	1251	07
92626	ORANGE	COSTA MESA	0850	07
92627	ORANGE	COSTA MESA	0679	07
92629	ORANGE	DANA POINT	1412	27
92630	ORANGE	LAKE FOREST	1290	27
92637	ORANGE	LAGUNA WOODS	1082	27
92646	ORANGE	HUNTINGTON BEACH	0651	07
92647	ORANGE	HUNTINGTON BEACH	0550	07
92648	ORANGE	HUNTINGTON BEACH	0909	07
92649	ORANGE	HUNTINGTON BEACH	0621	07
92651	ORANGE	LAGUNA BEACH	1082	27
92653	ORANGE	LAGUNA HILLS	1393	27
92655	ORANGE	MIDWAY CITY	0465	07
92656	ORANGE	ALISO VIEJO	1375	27
92657	ORANGE	NEWPORT COAST	1276	27
92660	ORANGE	NEWPORT BEACH	1195	07
92661	ORANGE	NEWPORT BEACH	0682	07
92662	ORANGE	NEWPORT BEACH	0414	07
92663	ORANGE	NEWPORT BEACH	1153	07
92672	ORANGE	SAN CLEMENTE	1117	27
92673	ORANGE	SAN CLEMENTE	1378	27
92675	ORANGE	SAN JUAN CAPISTRANO	1188	27
92676	ORANGE	SILVERADO	1291	27
92677	ORANGE	LAGUNA NIGUEL	1392	27
92679	ORANGE	TRABUCO CANYON	1295	27
92683	ORANGE	WESTMINSTER	0307	07
92688	ORANGE	RANCHO SANTA MARGARITA	0609	27
92691	ORANGE	MISSION VIEJO	1265	27
92692	ORANGE	MISSION VIEJO	1389	27

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92694	ORANGE	LADERA RANCH	1105	27
92701	ORANGE	SANTA ANA	0513	07
92703	ORANGE	SANTA ANA	0310	07
92704	ORANGE	SANTA ANA	0357	07
92705	ORANGE	SANTA ANA	1079	07
92706	ORANGE	SANTA ANA	0529	07
92707	ORANGE	SANTA ANA	0473	07
92708	ORANGE	FOUNTAIN VALLEY	0437	07
92780	ORANGE	TUSTIN	1071	07
92782	ORANGE	TUSTIN	0808	07
92799	ORANGE	SANTA ANA	0850	07
92801	ORANGE	ANAHEIM	0446	07
92802	ORANGE	ANAHEIM	0270	07
92804	ORANGE	ANAHEIM	0108	07
92805	ORANGE	ANAHEIM	0250	07
92806	ORANGE	ANAHEIM	0544	07
92807	ORANGE	ANAHEIM	1209	07
92808	ORANGE	ANAHEIM	0635	07
92809	ORANGE	ANAHEIM	0446	07
92821	ORANGE	BREA	0723	07
92823	ORANGE	BREA	0772	07
92831	ORANGE	FULLERTON	0327	07
92832	ORANGE	FULLERTON	0296	07
92833	ORANGE	FULLERTON	0298	07
92835	ORANGE	FULLERTON	0658	07
92840	ORANGE	GARDEN GROVE	0275	07
92841	ORANGE	GARDEN GROVE	0252	07
92843	ORANGE	GARDEN GROVE	0315	07
92844	ORANGE	GARDEN GROVE	0243	07
92845	ORANGE	GARDEN GROVE	0162	07
92860	RIVERSIDE	NORCO	0918	06
92861	ORANGE	VILLA PARK	0876	07
92862	ORANGE	ORANGE	0859	27
92865	ORANGE	ORANGE	0578	07
92866	ORANGE	ORANGE	0578	07
92867	ORANGE	ORANGE	0859	07
92868	ORANGE	ORANGE	0196	07
92869	ORANGE	ORANGE	1254	27
92870	ORANGE	PLACENTIA	0678	07

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92879	RIVERSIDE	CORONA	1324	06
92880	RIVERSIDE	CORONA	1203	06
92881	RIVERSIDE	CORONA	0705	06
92882	RIVERSIDE	CORONA	1172	06
92883	RIVERSIDE	CORONA	1089	06
92886	ORANGE	YORBA LINDA	0868	07
92887	ORANGE	YORBA LINDA	1391	07
92899	ORANGE	ANAHEIM	0019	07
93001	VENTURA	VENTURA	0610	15
93003	VENTURA	VENTURA	0637	12
93004	VENTURA	VENTURA	0490	12
93010	VENTURA	CAMARILLO	0799	12
93012	VENTURA	CAMARILLO	0853	13
93013	SANTA BARBARA	CARPINTERIA	0476	15
93015	VENTURA	FILLMORE	1032	12
93021	VENTURA	MOORPARK	0937	13
93022	VENTURA	OAK VIEW	0532	15
93023	VENTURA	OJAI	0846	15
93030	VENTURA	OXNARD	0780	05
93033	VENTURA	OXNARD	0726	05
93035	VENTURA	OXNARD	0691	05
93036	VENTURA	OXNARD	0734	12
93040	VENTURA	PIRU	1032	12
93041	VENTURA	PORT HUENEME	0802	05
93060	VENTURA	SANTA PAULA	0662	12
93063	VENTURA	SIMI VALLEY	1111	12
93065	VENTURA	SIMI VALLEY	0879	13
93066	VENTURA	SOMIS	0779	12
93067	SANTA BARBARA	SUMMERLAND	0686	15
93101	SANTA BARBARA	SANTA BARBARA	0448	15
93103	SANTA BARBARA	SANTA BARBARA	0286	15
93105	SANTA BARBARA	SANTA BARBARA	0688	15
93108	SANTA BARBARA	SANTA BARBARA	0686	15
93109	SANTA BARBARA	SANTA BARBARA	0426	15
93110	SANTA BARBARA	SANTA BARBARA	0552	15
93111	SANTA BARBARA	SANTA BARBARA	0433	15
93117	SANTA BARBARA	GOLETA	0521	15
93201	TULARE	ALPAUGH	0379	27
93202	KINGS	ARMONA	0975	27

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ZIP CODE	COUNTY	CITY	TERRITORY	EARTHQUAKE TERRITORY
93203	KERN	ARVIN	1248	27
93204	KINGS	AVENAL	0884	27
93205	KERN	BODFISH	1415	27
93206	KERN	BUTTONWILLOW	1313	27
93207	TULARE	CALIFORNIA HOT SPRINGS	1201	27
93208	TULARE	CAMP NELSON	1106	27
93210	FRESNO	COALINGA	0581	27
93212	KINGS	CORCORAN	1053	27
93215	KERN	DELANO	1317	27
93218	TULARE	DUCOR	1201	27
93219	TULARE	EARLIMART	0379	27
93220	KERN	EDISON	1371	27
93221	TULARE	EXETER	0506	27
93222	KERN	FRAZIER PARK	1418	12
93223	TULARE	FARMERSVILLE	0504	27
93224	KERN	FELLOWS	1387	27
93225	KERN	FRAZIER PARK	1418	12
93226	KERN	GLENNVILLE	1420	27
93227	TULARE	GOSHEN	0219	27
93230	KINGS	HANFORD	0975	27
93234	FRESNO	HURON	0581	27
93235	TULARE	IVANHOE	0470	27
93237	TULARE	KAWEAH	1279	27
93238	KERN	KERNVILLE	1230	27
93239	KINGS	KETTLEMAN CITY	1018	27
93240	KERN	LAKE ISABELLA	1396	27
93241	KERN	LAMONT	1364	27
93242	FRESNO	LATON	0345	27
93243	KERN	LEBEC	1233	27
93244	TULARE	LEMON COVE	1280	27
93245	KINGS	LEMOORE	0667	27
93247	TULARE	LINDSAY	0412	27
93249	KERN	LOST HILLS	0884	27
93250	KERN	MC FARLAND	1359	27
93251	KERN	MC KITTRICK	1387	27
93252	KERN	MARICOPA	1009	27
93254	SANTA BARBARA	NEW CUYAMA	0751	15
93255	KERN	ONYX	0055	27
93256	TULARE	PIXLEY	0440	27

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ZIP CODE	COUNTY	CITY	TERRITORY	EARTHQUAKE TERRITORY
93257	TULARE	PORTERVILLE	0306	27
93260	TULARE	POSEY	1215	27
93261	TULARE	RICHGROVE	0379	27
93262	TULARE	SEQUOIA NATIONAL PARK	1279	27
93263	KERN	SHAFTER	1312	27
93265	TULARE	SPRINGVILLE	1106	27
93266	KINGS	STRATFORD	1293	27
93267	TULARE	STRATHMORE	1403	27
93268	KERN	TAFT	1365	27
93270	TULARE	TERRA BELLA	0348	27
93271	TULARE	THREE RIVERS	1279	27
93272	TULARE	TIPTON	0565	27
93274	TULARE	TULARE	0271	27
93276	KERN	TUPMAN	1365	27
93277	TULARE	VISALIA	0263	27
93280	KERN	WASCO	1227	27
93283	KERN	WELDON	1342	27
93285	KERN	WOFFORD HEIGHTS	1405	27
93286	TULARE	WOODLAKE	0324	27
93287	KERN	WOODY	1420	27
93291	TULARE	VISALIA	0219	27
93292	TULARE	VISALIA	0354	27
93301	KERN	BAKERSFIELD	1301	27
93304	KERN	BAKERSFIELD	1281	27
93305	KERN	BAKERSFIELD	1250	27
93306	KERN	BAKERSFIELD	1377	27
93307	KERN	BAKERSFIELD	1371	27
93308	KERN	BAKERSFIELD	1323	27
93309	KERN	BAKERSFIELD	1380	27
93311	KERN	BAKERSFIELD	1289	27
93312	KERN	BAKERSFIELD	1388	27
93313	KERN	BAKERSFIELD	1413	27
93314	KERN	BAKERSFIELD	1388	27
93401	SAN LUIS OBISPO	SAN LUIS OBISPO	0338	18
93402	SAN LUIS OBISPO	LOS OSOS	0302	18
93405	SAN LUIS OBISPO	SAN LUIS OBISPO	0362	18
93407	SAN LUIS OBISPO	SAN LUIS OBISPO	0338	18
93420	SAN LUIS OBISPO	ARROYO GRANDE	0668	18
93422	SAN LUIS OBISPO	ATASCADERO	0743	18

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ZIP CODE	COUNTY	CITY	TERRITORY	EARTHQUAKE TERRITORY
93424	SAN LUIS OBISPO	AVILA BEACH	0362	18
93426	MONTEREY	BRADLEY	1284	18
93427	SANTA BARBARA	BUELLTON	0852	15
93428	SAN LUIS OBISPO	CAMBRIA	0341	18
93429	SANTA BARBARA	CASMALIA	0370	15
93430	SAN LUIS OBISPO	CAYUCOS	0163	18
93432	SAN LUIS OBISPO	CRESTON	0511	18
93433	SAN LUIS OBISPO	GROVER BEACH	0215	18
93434	SANTA BARBARA	GUADALUPE	0370	15
93435	SAN LUIS OBISPO	HARMONY	0228	18
93436	SANTA BARBARA	LOMPOC	0741	15
93437	SANTA BARBARA	LOMPOC	0028	15
93440	SANTA BARBARA	LOS ALAMOS	0539	15
93441	SANTA BARBARA	LOS OLIVOS	0539	15
93442	SAN LUIS OBISPO	MORRO BAY	0228	18
93444	SAN LUIS OBISPO	NIPOMO	0768	18
93445	SAN LUIS OBISPO	OCEANO	0245	18
93446	SAN LUIS OBISPO	PASO ROBLES	0588	18
93449	SAN LUIS OBISPO	PISMO BEACH	0486	18
93450	MONTEREY	SAN ARDO	0058	18
93451	SAN LUIS OBISPO	SAN MIGUEL	0684	18
93452	SAN LUIS OBISPO	SAN SIMEON	0031	18
93453	SAN LUIS OBISPO	SANTA MARGARITA	0617	18
93454	SANTA BARBARA	SANTA MARIA	0669	15
93455	SANTA BARBARA	SANTA MARIA	0752	15
93458	SANTA BARBARA	SANTA MARIA	0730	15
93460	SANTA BARBARA	SANTA YNEZ	0539	15
93461	SAN LUIS OBISPO	SHANDON	0615	18
93463	SANTA BARBARA	SOLVANG	0471	15
93465	SAN LUIS OBISPO	TEMPLETON	0491	18
93501	KERN	MOJAVE	1171	27
93505	KERN	CALIFORNIA CITY	1299	27
93510	LOS ANGELES	ACTON	1187	11
93512	MONO	BENTON	0063	27
93513	INYO	BIG PINE	0294	27
93514	INYO	BISHOP	0983	27
93516	KERN	BORON	0944	27
93517	MONO	BRIDGEPORT	1246	27
93518	KERN	CALIENTE	1267	27

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ZIP CODE	COUNTY	CITY	TERRITORY	EARTHQUAKE TERRITORY
93519	KERN	CANTIL	1267	27
93522	INYO	DARWIN	1126	27
93523	KERN	EDWARDS	1176	27
93526	INYO	INDEPENDENCE	1126	27
93527	KERN	INYOKERN	1394	27
93528	KERN	JOHANNESBURG	1162	27
93529	MONO	JUNE LAKE	0041	27
93530	INYO	KEELER	0984	27
93531	KERN	KEENE	1350	27
93532	LOS ANGELES	LAKE HUGHES	1161	11
93534	LOS ANGELES	LANCASTER	0747	11
93535	LOS ANGELES	LANCASTER	0545	11
93536	LOS ANGELES	LANCASTER	1136	11
93541	MONO	LEE VINING	1246	27
93542	INYO	LITTLE LAKE	0984	27
93543	LOS ANGELES	LITTLEROCK	1054	11
93544	LOS ANGELES	LLANO	0608	11
93545	INYO	LONE PINE	0984	27
93546	MONO	MAMMOTH LAKES	0906	27
93549	INYO	OLANCHA	0984	27
93550	LOS ANGELES	PALMDALE	1304	11
93551	LOS ANGELES	PALMDALE	0851	11
93552	LOS ANGELES	PALMDALE	0860	11
93553	LOS ANGELES	PEARBLOSSOM	1345	11
93554	KERN	RANDSBURG	1162	27
93555	KERN	RIDGECREST	1162	27
93558	SAN BERNARDINO	RED MOUNTAIN	1162	27
93560	KERN	ROSAMOND	1399	27
93561	KERN	TEHACHAPI	1328	27
93562	SAN BERNARDINO	TRONA	0030	27
93563	LOS ANGELES	VALYERMO	1114	11
93591	LOS ANGELES	PALMDALE	0889	11
93601	MADERA	AHWAHNEE	0736	27
93602	FRESNO	AUBERRY	1249	27
93603	TULARE	BADGER	0017	27
93604	MADERA	BASS LAKE	0238	27
93605	FRESNO	BIG CREEK	0977	27
93606	FRESNO	BIOLA	0326	27
93607	FRESNO	BURREL	1220	27

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93608	FRESNO	CANTUA CREEK	0482	27
93609	FRESNO	CARUTHERS	0462	27
93610	MADERA	CHOWCHILLA	0210	27
93611	FRESNO	CLOVIS	0441	27
93612	FRESNO	CLOVIS	0358	27
93614	MADERA	COARSEGOLD	0739	27
93615	TULARE	CUTLER	0183	27
93616	FRESNO	DEL REY	0364	27
93618	TULARE	DINUBA	0240	27
93619	FRESNO	CLOVIS	0023	27
93620	MERCED	DOS PALOS	0535	27
93621	FRESNO	DUNLAP	0024	27
93622	FRESNO	FIREBAUGH	0570	27
93623	MARIPOSA	FISH CAMP	0001	27
93624	FRESNO	FIVE POINTS	0581	27
93625	FRESNO	FOWLER	0351	27
93626	FRESNO	FRIANT	0418	27
93627	FRESNO	HELM	0482	27
93628	FRESNO	HUME	0320	27
93630	FRESNO	KERMAN	0326	27
93631	FRESNO	KINGSBURG	0737	27
93633	TULARE	KINGS CANYON NATIONAL PK	1126	27
93634	FRESNO	LAKESHORE	0977	27
93635	MERCED	LOS BANOS	0557	27
93636	MADERA	MADERA	0227	27
93637	MADERA	MADERA	0117	27
93638	MADERA	MADERA	0227	27
93640	FRESNO	MENDOTA	0697	27
93641	FRESNO	MIRAMONTE	0040	27
93642	FRESNO	MONO HOT SPRINGS	0977	27
93643	MADERA	NORTH FORK	0640	27
93644	MADERA	OAKHURST	0807	27
93645	MADERA	O NEALS	0739	27
93646	FRESNO	ORANGE COVE	0339	27
93647	TULARE	OROSI	0159	27
93648	FRESNO	PARLIER	0672	27
93649	FRESNO	PIEDRA	0672	27
93650	FRESNO	FRESNO	0164	27
93651	FRESNO	PRATHER	0769	27

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ZIP CODE	COUNTY	CITY	TERRITORY	EARTHQUAKE TERRITORY
93652	FRESNO	RAISIN CITY	0985	27
93653	MADERA	RAYMOND	0801	27
93654	FRESNO	REEDLEY	0360	27
93656	FRESNO	RIVERDALE	1220	27
93657	FRESNO	SANGER	0335	27
93660	FRESNO	SAN JOAQUIN	0422	27
93661	MERCED	SANTA RITA PARK	0535	27
93662	FRESNO	SELMA	0574	27
93664	FRESNO	SHAVER LAKE	0977	27
93665	MERCED	SOUTH DOS PALOS	0535	27
93666	TULARE	SULTANA	0240	27
93667	FRESNO	TOLLHOUSE	0769	27
93668	FRESNO	TRANQUILLITY	0482	27
93669	MADERA	WISHON	0417	27
93670	TULARE	YETTEM	0183	27
93673	TULARE	TRAVER	0240	27
93675	FRESNO	SQUAW VALLEY	1316	27
93701	FRESNO	FRESNO	0673	27
93702	FRESNO	FRESNO	0405	27
93703	FRESNO	FRESNO	0443	27
93704	FRESNO	FRESNO	0342	27
93705	FRESNO	FRESNO	0381	27
93706	FRESNO	FRESNO	0246	27
93710	FRESNO	FRESNO	0322	27
93711	FRESNO	FRESNO	0343	27
93720	FRESNO	FRESNO	0128	27
93721	FRESNO	FRESNO	0322	27
93722	FRESNO	FRESNO	0259	27
93723	FRESNO	FRESNO	0259	27
93725	FRESNO	FRESNO	0356	27
93726	FRESNO	FRESNO	0331	27
93727	FRESNO	FRESNO	0507	27
93728	FRESNO	FRESNO	0333	27
93730	FRESNO	FRESNO	0128	27
93901	MONTEREY	SALINAS	1038	19
93905	MONTEREY	SALINAS	0814	19
93906	MONTEREY	SALINAS	1150	19
93907	MONTEREY	SALINAS	1185	19
93908	MONTEREY	SALINAS	0905	19

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ZIP CODE	COUNTY	CITY	TERRITORY	EARTHQUAKE TERRITORY
93920	MONTEREY	BIG SUR	1326	18
93923	MONTEREY	CARMEL	1149	18
93924	MONTEREY	CARMEL VALLEY	1200	18
93925	MONTEREY	CHUALAR	1132	19
93926	MONTEREY	GONZALES	0756	18
93927	MONTEREY	GREENFIELD	1197	18
93928	MONTEREY	JOLON	0966	18
93930	MONTEREY	KING CITY	0966	18
93932	MONTEREY	LOCKWOOD	0966	18
93933	MONTEREY	MARINA	0920	19
93940	MONTEREY	MONTEREY	0708	18
93943	MONTEREY	MONTEREY	0708	18
93950	MONTEREY	PACIFIC GROVE	0650	18
93953	MONTEREY	PEBBLE BEACH	0663	18
93954	MONTEREY	SAN LUCAS	0966	18
93955	MONTEREY	SEASIDE	0854	18
93960	MONTEREY	SOLEDAD	0895	18
94002	SAN MATEO	BELMONT	0467	22
94005	SAN MATEO	BRISBANE	1206	22
94010	SAN MATEO	BURLINGAME	0561	22
94014	SAN MATEO	DALY CITY	0548	23
94015	SAN MATEO	DALY CITY	0647	23
94018	SAN MATEO	EL GRANADA	0612	23
94019	SAN MATEO	HALF MOON BAY	0612	23
94020	SAN MATEO	LA HONDA	0703	20
94021	SAN MATEO	LOMA MAR	1060	20
94022	SANTA CLARA	LOS ALTOS	0093	23
94024	SANTA CLARA	LOS ALTOS	0079	23
94025	SAN MATEO	MENLO PARK	0132	22
94027	SAN MATEO	ATHERTON	0146	22
94028	SAN MATEO	PORTOLA VALLEY	0634	23
94030	SAN MATEO	MILLBRAE	0754	22
94035	SANTA CLARA	MOUNTAIN VIEW	0195	22
94037	SAN MATEO	MONTARA	0577	23
94038	SAN MATEO	MOSS BEACH	0577	23
94040	SANTA CLARA	MOUNTAIN VIEW	0084	22
94041	SANTA CLARA	MOUNTAIN VIEW	0281	22
94043	SANTA CLARA	MOUNTAIN VIEW	0126	22
94044	SAN MATEO	PACIFICA	0847	23

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94060	SAN MATEO	PESCADERO	0819	20
94061	SAN MATEO	REDWOOD CITY	0239	22
94062	SAN MATEO	REDWOOD CITY	0735	23
94063	SAN MATEO	REDWOOD CITY	0169	22
94065	SAN MATEO	REDWOOD CITY	0200	05
94066	SAN MATEO	SAN BRUNO	0541	22
94070	SAN MATEO	SAN CARLOS	0639	22
94074	SAN MATEO	SAN GREGORIO	0774	20
94080	SAN MATEO	SOUTH SAN FRANCISCO	0930	22
94085	SANTA CLARA	SUNNYVALE	0256	22
94086	SANTA CLARA	SUNNYVALE	0188	22
94087	SANTA CLARA	SUNNYVALE	0237	22
94089	SANTA CLARA	SUNNYVALE	0195	22
94096	SAN MATEO	SAN BRUNO	0026	22
94098	SAN MATEO	SAN BRUNO	0026	22
94099	SAN MATEO	SOUTH SAN FRANCISCO	0026	22
94102	SAN FRANCISCO	SAN FRANCISCO	0276	22
94103	SAN FRANCISCO	SAN FRANCISCO	0309	22
94104	SAN FRANCISCO	SAN FRANCISCO	0152	22
94105	SAN FRANCISCO	SAN FRANCISCO	0152	22
94107	SAN FRANCISCO	SAN FRANCISCO	0148	22
94108	SAN FRANCISCO	SAN FRANCISCO	0152	22
94109	SAN FRANCISCO	SAN FRANCISCO	0158	22
94110	SAN FRANCISCO	SAN FRANCISCO	0248	23
94111	SAN FRANCISCO	SAN FRANCISCO	0152	22
94112	SAN FRANCISCO	SAN FRANCISCO	0505	23
94114	SAN FRANCISCO	SAN FRANCISCO	0701	23
94115	SAN FRANCISCO	SAN FRANCISCO	0309	22
94116	SAN FRANCISCO	SAN FRANCISCO	0469	22
94117	SAN FRANCISCO	SAN FRANCISCO	0538	22
94118	SAN FRANCISCO	SAN FRANCISCO	0857	22
94121	SAN FRANCISCO	SAN FRANCISCO	0218	22
94122	SAN FRANCISCO	SAN FRANCISCO	0406	22
94123	SAN FRANCISCO	SAN FRANCISCO	0167	22
94124	SAN FRANCISCO	SAN FRANCISCO	0434	22
94127	SAN FRANCISCO	SAN FRANCISCO	0292	23
94128	SAN FRANCISCO	SAN FRANCISCO	0754	22
94129	SAN FRANCISCO	SAN FRANCISCO	0006	22
94130	SAN FRANCISCO	SAN FRANCISCO	0223	22

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94131	SAN FRANCISCO	SAN FRANCISCO	0150	23
94132	SAN FRANCISCO	SAN FRANCISCO	0185	22
94133	SAN FRANCISCO	SAN FRANCISCO	0223	22
94134	SAN FRANCISCO	SAN FRANCISCO	0369	23
94158	SAN FRANCISCO	SAN FRANCISCO	0148	22
94301	SANTA CLARA	PALO ALTO	0092	22
94303	SANTA CLARA	PALO ALTO	0105	22
94304	SANTA CLARA	PALO ALTO	0494	23
94305	SANTA CLARA	STANFORD	0119	22
94306	SANTA CLARA	PALO ALTO	0094	22
94401	SAN MATEO	SAN MATEO	0192	22
94402	SAN MATEO	SAN MATEO	0176	22
94403	SAN MATEO	SAN MATEO	0613	22
94404	SAN MATEO	SAN MATEO	0192	05
94501	ALAMEDA	ALAMEDA	0127	22
94502	ALAMEDA	ALAMEDA	0355	22
94503	NAPA	AMERICAN CANYON	0629	26
94506	CONTRA COSTA	DANVILLE	0560	20
94507	CONTRA COSTA	ALAMO	0642	22
94508	NAPA	ANGWIN	0913	24
94509	CONTRA COSTA	ANTIOCH	0288	20
94510	SOLANO	BENICIA	0528	26
94511	CONTRA COSTA	BETHEL ISLAND	0454	20
94512	SOLANO	BIRDS LANDING	0045	26
94513	CONTRA COSTA	BRENTWOOD	0671	20
94514	CONTRA COSTA	BYRON	0744	20
94515	NAPA	CALISTOGA	0424	24
94516	CONTRA COSTA	CANYON	0144	22
94517	CONTRA COSTA	CLAYTON	0727	20
94518	CONTRA COSTA	CONCORD	0604	22
94519	CONTRA COSTA	CONCORD	0626	22
94520	CONTRA COSTA	CONCORD	0429	22
94521	CONTRA COSTA	CONCORD	0389	22
94523	CONTRA COSTA	PLEASANT HILL	0104	22
94525	CONTRA COSTA	CROCKETT	0242	22
94526	CONTRA COSTA	DANVILLE	0523	22
94528	CONTRA COSTA	DIABLO	0560	22
94530	CONTRA COSTA	EL CERRITO	0087	22
94531	CONTRA COSTA	ANTIOCH	0435	20

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94533	SOLANO	FAIRFIELD	0912	26
94534	SOLANO	FAIRFIELD	1127	26
94535	SOLANO	TRAVIS AFB	0862	26
94536	ALAMEDA	FREMONT	0269	05
94538	ALAMEDA	FREMONT	0212	22
94539	ALAMEDA	FREMONT	0130	22
94541	ALAMEDA	HAYWARD	0203	05
94542	ALAMEDA	HAYWARD	0776	22
94544	ALAMEDA	HAYWARD	0451	05
94545	ALAMEDA	HAYWARD	0340	05
94546	ALAMEDA	CASTRO VALLEY	0438	22
94547	CONTRA COSTA	HERCULES	0114	22
94548	CONTRA COSTA	KNIGHTSEN	0671	20
94549	CONTRA COSTA	LAFAYETTE	0124	22
94550	ALAMEDA	LIVERMORE	0265	20
94551	ALAMEDA	LIVERMORE	0262	22
94552	ALAMEDA	CASTRO VALLEY	0563	22
94553	CONTRA COSTA	MARTINEZ	0466	22
94555	ALAMEDA	FREMONT	0113	05
94556	CONTRA COSTA	MORAGA	0166	22
94558	NAPA	NAPA	0758	26
94559	NAPA	NAPA	0831	26
94560	ALAMEDA	NEWARK	0180	22
94561	CONTRA COSTA	OAKLEY	0454	20
94562	NAPA	OAKVILLE	0725	24
94563	CONTRA COSTA	ORINDA	0144	22
94564	CONTRA COSTA	PINOLE	0181	22
94565	CONTRA COSTA	PITTSBURG	0676	20
94566	ALAMEDA	PLEASANTON	0439	22
94567	NAPA	POPE VALLEY	1065	24
94568	ALAMEDA	DUBLIN	0229	22
94569	CONTRA COSTA	PORT COSTA	0242	22
94571	SOLANO	RIO VISTA	1056	26
94572	CONTRA COSTA	RODEO	0924	22
94573	NAPA	RUTHERFORD	0725	24
94574	NAPA	SAINT HELENA	0725	24
94576	NAPA	DEER PARK	0054	24
94577	ALAMEDA	SAN LEANDRO	0224	05
94578	ALAMEDA	SAN LEANDRO	0107	22

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ZIP CODE	COUNTY	CITY	TERRITORY	EARTHQUAKE TERRITORY
94579	ALAMEDA	SAN LEANDRO	0153	22
94580	ALAMEDA	SAN LORENZO	0207	05
94582	CONTRA COSTA	SAN RAMON	0011	22
94583	CONTRA COSTA	SAN RAMON	0534	22
94585	SOLANO	SUISUN CITY	0794	26
94586	ALAMEDA	SUNOL	0359	20
94587	ALAMEDA	UNION CITY	0377	22
94588	ALAMEDA	PLEASANTON	0460	22
94589	SOLANO	VALLEJO	0967	26
94590	SOLANO	VALLEJO	0988	26
94591	SOLANO	VALLEJO	0848	26
94592	SOLANO	VALLEJO	0043	26
94595	CONTRA COSTA	WALNUT CREEK	0260	22
94596	CONTRA COSTA	WALNUT CREEK	0305	22
94597	CONTRA COSTA	WALNUT CREEK	0104	22
94598	CONTRA COSTA	WALNUT CREEK	0147	22
94599	NAPA	YOUNTVILLE	0619	26
94601	ALAMEDA	OAKLAND	0097	22
94602	ALAMEDA	OAKLAND	0361	22
94603	ALAMEDA	OAKLAND	0530	22
94605	ALAMEDA	OAKLAND	0624	22
94606	ALAMEDA	OAKLAND	0293	05
94607	ALAMEDA	OAKLAND	0165	05
94608	ALAMEDA	EMERYVILLE	0090	05
94609	ALAMEDA	OAKLAND	0086	22
94610	ALAMEDA	OAKLAND	0082	22
94611	ALAMEDA	OAKLAND	0191	22
94612	ALAMEDA	OAKLAND	0098	05
94615	ALAMEDA	OAKLAND	0098	05
94617	ALAMEDA	OAKLAND	0098	22
94618	ALAMEDA	OAKLAND	0083	22
94619	ALAMEDA	OAKLAND	0138	22
94621	ALAMEDA	OAKLAND	0299	22
94702	ALAMEDA	BERKELEY	0125	22
94703	ALAMEDA	BERKELEY	0088	22
94704	ALAMEDA	BERKELEY	0089	22
94705	ALAMEDA	BERKELEY	0080	22
94706	ALAMEDA	ALBANY	0077	22
94707	ALAMEDA	BERKELEY	0081	22

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94708	ALAMEDA	BERKELEY	0177	22
94709	ALAMEDA	BERKELEY	0078	22
94710	ALAMEDA	BERKELEY	0096	22
94801	CONTRA COSTA	RICHMOND	0182	05
94803	CONTRA COSTA	EL SOBRANTE	0140	22
94804	CONTRA COSTA	RICHMOND	0120	05
94805	CONTRA COSTA	RICHMOND	0168	05
94806	CONTRA COSTA	SAN PABLO	0620	22
94850	CONTRA COSTA	RICHMOND	0120	22
94901	MARIN	SAN RAFAEL	0696	26
94903	MARIN	SAN RAFAEL	0942	26
94904	MARIN	GREENBRAE	1022	24
94920	MARIN	BELVEDERE TIBURON	0817	24
94922	SONOMA	BODEGA	0051	24
94923	SONOMA	BODEGA BAY	0329	24
94924	MARIN	BOLINAS	0961	24
94925	MARIN	CORTE MADERA	0910	26
94928	SONOMA	ROHNERT PARK	0484	26
94929	MARIN	DILLON BEACH	0767	24
94930	MARIN	FAIRFAX	0731	24
94931	SONOMA	COTATI	0401	26
94933	MARIN	FOREST KNOLLS	0856	24
94937	MARIN	INVERNESS	1382	24
94938	MARIN	LAGUNITAS	0856	24
94939	MARIN	LARKSPUR	0569	26
94940	MARIN	MARSHALL	0767	24
94941	MARIN	MILL VALLEY	0922	24
94945	MARIN	NOVATO	0670	26
94946	MARIN	NICASIO	0856	24
94947	MARIN	NOVATO	0830	24
94949	MARIN	NOVATO	0951	23
94950	MARIN	OLEMA	0856	24
94951	SONOMA	PENNGROVE	0503	26
94952	SONOMA	PETALUMA	0764	24
94954	SONOMA	PETALUMA	0371	26
94956	MARIN	POINT REYES STATION	1369	24
94957	MARIN	ROSS	1022	24
94960	MARIN	SAN ANSELMO	0692	24
94963	MARIN	SAN GERONIMO	0961	24

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94964	MARIN	SAN QUENTIN	0696	26
94965	MARIN	SAUSALITO	1211	24
94970	MARIN	STINSON BEACH	0849	24
94971	MARIN	TOMALES	0767	24
94972	SONOMA	VALLEY FORD	0051	24
94973	MARIN	WOODACRE	0856	24
94974	MARIN	SAN QUENTIN	0910	26
94999	SONOMA	PETALUMA	0764	26
95002	SANTA CLARA	ALVISO	0085	05
95003	SANTA CRUZ	APTOS	0413	19
95004	MONTEREY	AROMAS	1025	19
95005	SANTA CRUZ	BEN LOMOND	0978	20
95006	SANTA CRUZ	BOULDER CREEK	1242	20
95007	SANTA CRUZ	BROOKDALE	1139	20
95008	SANTA CLARA	CAMPBELL	0099	22
95010	SANTA CRUZ	CAPITOLA	0463	19
95012	MONTEREY	CASTROVILLE	1033	19
95013	SANTA CLARA	COYOTE	0502	20
95014	SANTA CLARA	CUPERTINO	0102	23
95017	SANTA CRUZ	DAVENPORT	0886	20
95018	SANTA CRUZ	FELTON	1139	20
95019	SANTA CRUZ	FREEDOM	0950	19
95020	SANTA CLARA	GILROY	0531	20
95023	SAN BENITO	HOLLISTER	0939	24
95026	SANTA CLARA	HOLY CITY	0936	20
95030	SANTA CLARA	LOS GATOS	0197	20
95032	SANTA CLARA	LOS GATOS	0136	20
95033	SANTA CRUZ	LOS GATOS	0936	20
95035	SANTA CLARA	MILPITAS	0247	05
95037	SANTA CLARA	MORGAN HILL	0502	20
95039	MONTEREY	MOSS LANDING	1078	19
95041	SANTA CRUZ	MOUNT HERMON	0347	20
95042	SANTA CLARA	NEW ALMADEN	0112	20
95043	SAN BENITO	PAICINES	0205	27
95044	SANTA CLARA	REDWOOD ESTATES	1242	20
95045	SAN BENITO	SAN JUAN BAUTISTA	1055	27
95046	SANTA CLARA	SAN MARTIN	0488	20
95050	SANTA CLARA	SANTA CLARA	0272	22
95051	SANTA CLARA	SANTA CLARA	0137	22

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95054	SANTA CLARA	SANTA CLARA	0085	22
95060	SANTA CRUZ	SANTA CRUZ	0508	20
95062	SANTA CRUZ	SANTA CRUZ	0517	19
95064	SANTA CRUZ	SANTA CRUZ	0508	20
95065	SANTA CRUZ	SANTA CRUZ	0632	20
95066	SANTA CRUZ	SCOTTS VALLEY	0347	20
95070	SANTA CLARA	SARATOGA	0106	23
95073	SANTA CRUZ	SOQUEL	1028	20
95075	SAN BENITO	TRES PINOS	0939	27
95076	SANTA CRUZ	WATSONVILLE	0981	19
95101	SANTA CLARA	SAN JOSE	0160	22
95110	SANTA CLARA	SAN JOSE	0314	22
95111	SANTA CLARA	SAN JOSE	0328	22
95112	SANTA CLARA	SAN JOSE	0690	22
95113	SANTA CLARA	SAN JOSE	0314	22
95116	SANTA CLARA	SAN JOSE	0173	22
95117	SANTA CLARA	SAN JOSE	0131	22
95118	SANTA CLARA	SAN JOSE	0208	22
95119	SANTA CLARA	SAN JOSE	0133	20
95120	SANTA CLARA	SAN JOSE	0112	20
95121	SANTA CLARA	SAN JOSE	0236	22
95122	SANTA CLARA	SAN JOSE	0797	22
95123	SANTA CLARA	SAN JOSE	0214	22
95124	SANTA CLARA	SAN JOSE	0101	22
95125	SANTA CLARA	SAN JOSE	0091	22
95126	SANTA CLARA	SAN JOSE	0179	22
95127	SANTA CLARA	SAN JOSE	0384	22
95128	SANTA CLARA	SAN JOSE	0382	22
95129	SANTA CLARA	SAN JOSE	0190	22
95130	SANTA CLARA	SAN JOSE	0145	22
95131	SANTA CLARA	SAN JOSE	0160	22
95132	SANTA CLARA	SAN JOSE	0759	22
95133	SANTA CLARA	SAN JOSE	0312	22
95134	SANTA CLARA	SAN JOSE	0085	22
95135	SANTA CLARA	SAN JOSE	0199	20
95136	SANTA CLARA	SAN JOSE	0337	22
95138	SANTA CLARA	SAN JOSE	0477	20
95139	SANTA CLARA	SAN JOSE	0321	20
95140	SANTA CLARA	MOUNT HAMILTON	0025	20

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95141	SANTA CLARA	SAN JOSE	0321	20
95148	SANTA CLARA	SAN JOSE	0225	22
95202	SAN JOAQUIN	STOCKTON	0800	27
95203	SAN JOAQUIN	STOCKTON	0907	27
95204	SAN JOAQUIN	STOCKTON	0689	27
95205	SAN JOAQUIN	STOCKTON	0648	27
95206	SAN JOAQUIN	STOCKTON	0664	27
95207	SAN JOAQUIN	STOCKTON	0765	27
95209	SAN JOAQUIN	STOCKTON	0595	27
95210	SAN JOAQUIN	STOCKTON	0660	27
95212	SAN JOAQUIN	STOCKTON	1390	27
95215	SAN JOAQUIN	STOCKTON	1294	27
95219	SAN JOAQUIN	STOCKTON	0631	27
95220	SAN JOAQUIN	ACAMPO	0891	27
95221	CALAVERAS	ALTAVILLE	0829	27
95222	CALAVERAS	ANGELS CAMP	0829	27
95223	CALAVERAS	ARNOLD	1308	27
95224	CALAVERAS	AVERY	1308	27
95225	CALAVERAS	BURSON	1234	27
95226	CALAVERAS	CAMPO SECO	1234	27
95227	SAN JOAQUIN	CLEMENTS	0533	27
95228	CALAVERAS	COPPEROPOLIS	1288	27
95229	CALAVERAS	DOUGLAS FLAT	1143	27
95230	SAN JOAQUIN	FARMINGTON	0012	27
95231	SAN JOAQUIN	FRENCH CAMP	0798	27
95232	CALAVERAS	GLENCOE	1257	27
95233	CALAVERAS	HATHAWAY PINES	1308	27
95234	SAN JOAQUIN	HOLT	0664	27
95236	SAN JOAQUIN	LINDEN	0927	27
95237	SAN JOAQUIN	LOCKEFORD	0533	27
95240	SAN JOAQUIN	LODI	0675	27
95242	SAN JOAQUIN	LODI	0834	27
95245	CALAVERAS	MOKELUMNE HILL	1257	27
95246	CALAVERAS	MOUNTAIN RANCH	1303	27
95247	CALAVERAS	MURPHYS	1333	27
95248	CALAVERAS	RAIL ROAD FLAT	1257	27
95249	CALAVERAS	SAN ANDREAS	1240	27
95250	CALAVERAS	SHEEP RANCH	1240	27
95251	CALAVERAS	VALLECITO	1143	27

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95252	CALAVERAS	VALLEY SPRINGS	1234	27
95253	SAN JOAQUIN	VICTOR	0675	27
95254	CALAVERAS	WALLACE	1234	27
95255	CALAVERAS	WEST POINT	1368	27
95257	CALAVERAS	WILSEYVILLE	1338	27
95258	SAN JOAQUIN	WOODBRIDGE	0677	27
95301	MERCED	ATWATER	0415	27
95303	MERCED	BALLICO	1414	27
95304	SAN JOAQUIN	TRACY	0549	27
95305	TUOLUMNE	BIG OAK FLAT	1070	27
95306	MARIPOSA	CATHEYS VALLEY	0409	27
95307	STANISLAUS	CERES	0594	27
95309	TUOLUMNE	CHINESE CAMP	1080	27
95310	TUOLUMNE	COLUMBIA	1223	27
95311	MARIPOSA	COULTERVILLE	0700	27
95312	MERCED	CRESSEY	1414	27
95313	STANISLAUS	CROWS LANDING	1112	27
95315	MERCED	DELHI	0614	27
95316	STANISLAUS	DENAIR	0636	27
95317	MERCED	EL NIDO	0535	27
95318	MARIPOSA	EL PORTAL	0700	27
95319	STANISLAUS	EMPIRE	0566	27
95320	SAN JOAQUIN	ESCALON	0843	27
95321	TUOLUMNE	GROVELAND	1070	27
95322	MERCED	GUSTINE	0823	27
95323	STANISLAUS	HICKMAN	1010	27
95324	MERCED	HILMAR	0543	27
95325	MARIPOSA	HORNITOS	0409	27
95326	STANISLAUS	HUGHSON	0607	27
95327	TUOLUMNE	JAMESTOWN	1080	27
95328	STANISLAUS	KEYES	0594	27
95329	STANISLAUS	LA GRANGE	1178	27
95330	SAN JOAQUIN	LATHROP	0788	27
95333	MERCED	LE GRAND	0387	27
95334	MERCED	LIVINGSTON	0681	27
95335	TUOLUMNE	LONG BARN	1174	27
95336	SAN JOAQUIN	MANTECA	1343	27
95337	SAN JOAQUIN	MANTECA	0537	27
95338	MARIPOSA	MARIPOSA	0911	27

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95340	MERCED	MERCED	0241	27
95341	MERCED	MERCED	0241	27
95343	MERCED	MERCED	0241	27
95345	MARIPOSA	MIDPINES	1085	27
95346	TUOLUMNE	MI WUK VILLAGE	0711	27
95347	TUOLUMNE	MOCCASIN	1070	27
95348	MERCED	MERCED	0427	27
95350	STANISLAUS	MODESTO	1051	27
95351	STANISLAUS	MODESTO	1047	27
95354	STANISLAUS	MODESTO	1093	27
95355	STANISLAUS	MODESTO	1073	27
95356	STANISLAUS	MODESTO	0813	27
95357	STANISLAUS	MODESTO	0566	27
95358	STANISLAUS	MODESTO	0680	27
95360	STANISLAUS	NEWMAN	0584	27
95361	STANISLAUS	OAKDALE	0554	27
95363	STANISLAUS	PATTERSON	1112	27
95364	TUOLUMNE	PINECREST	1174	27
95365	MERCED	PLANADA	0387	27
95366	SAN JOAQUIN	RIPON	0430	27
95367	STANISLAUS	RIVERBANK	0958	27
95368	STANISLAUS	SALIDA	0793	27
95369	MERCED	SNELLING	1302	27
95370	TUOLUMNE	SONORA	1243	27
95372	TUOLUMNE	SOULSBYVILLE	1048	27
95374	MERCED	STEVINSON	0543	27
95376	SAN JOAQUIN	TRACY	0775	27
95377	SAN JOAQUIN	TRACY	0458	27
95379	TUOLUMNE	TUOLUMNE	1212	27
95380	STANISLAUS	TURLOCK	0546	27
95382	STANISLAUS	TURLOCK	0616	27
95383	TUOLUMNE	TWAIN HARTE	1098	27
95385	SAN JOAQUIN	VERNALIS	0007	27
95386	STANISLAUS	WATERFORD	0999	27
95387	STANISLAUS	WESTLEY	1112	27
95388	MERCED	WINTON	1414	27
95389	MARIPOSA	YOSEMITE NATIONAL PARK	0618	27
95391	SAN JOAQUIN	TRACY	0749	27
95401	SONOMA	SANTA ROSA	0865	26

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95403	SONOMA	SANTA ROSA	0885	26
95404	SONOMA	SANTA ROSA	0771	26
95405	SONOMA	SANTA ROSA	0556	26
95407	SONOMA	SANTA ROSA	0901	26
95409	SONOMA	SANTA ROSA	0257	26
95410	MENDOCINO	ALBION	1088	24
95412	SONOMA	ANNAPOLIS	0898	24
95415	MENDOCINO	BOONVILLE	1039	24
95416	SONOMA	BOYES HOT SPRINGS	0455	26
95417	MENDOCINO	BRANSCOMB	1043	24
95418	MENDOCINO	CALPELLA	0524	24
95419	SONOMA	CAMP MEEKER	1021	26
95420	MENDOCINO	CASPAR	1064	24
95421	SONOMA	CAZADERO	1135	24
95422	LAKE	CLEARLAKE	1273	27
95423	LAKE	CLEARLAKE OAKS	1285	27
95424	LAKE	CLEARLAKE PARK	1273	27
95425	SONOMA	CLOVERDALE	0883	24
95426	LAKE	COBB	1335	27
95427	MENDOCINO	COMPTCHE	0035	24
95428	MENDOCINO	COVELO	1131	24
95429	MENDOCINO	DOS RIOS	1163	24
95430	SONOMA	DUNCANS MILLS	1123	26
95431	SONOMA	ELDRIDGE	0563	24
95432	MENDOCINO	ELK	0785	24
95433	SONOMA	EL VERANO	0806	26
95435	LAKE	FINLEY	1046	27
95436	SONOMA	FORESTVILLE	0729	24
95437	MENDOCINO	FORT BRAGG	1003	24
95439	SONOMA	FULTON	0875	26
95441	SONOMA	GEYSERVILLE	1109	24
95442	SONOMA	GLEN ELLEN	1011	24
95443	LAKE	GLENHAVEN	1362	27
95444	SONOMA	GRATON	0998	26
95445	MENDOCINO	GUALALA	1014	24
95446	SONOMA	GUERNEVILLE	0564	24
95448	SONOMA	HEALDSBURG	0661	24
95449	MENDOCINO	HOPLAND	0349	24
95450	SONOMA	JENNER	1090	24

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95451	LAKE	KELSEYVILLE	1305	27
95452	SONOMA	KENWOOD	0806	24
95453	LAKE	LAKEPORT	1046	27
95454	MENDOCINO	LAYTONVILLE	1163	24
95456	MENDOCINO	LITTLERIVER	1045	24
95457	LAKE	LOWER LAKE	1395	27
95458	LAKE	LUCERNE	1224	27
95459	MENDOCINO	MANCHESTER	1232	24
95460	MENDOCINO	MENDOCINO	1002	24
95461	LAKE	MIDDLETOWN	1335	27
95462	SONOMA	MONTE RIO	0904	24
95463	MENDOCINO	NAVARRO	0037	24
95464	LAKE	NICE	1144	27
95465	SONOMA	OCCIDENTAL	1123	24
95466	MENDOCINO	PHILO	0037	24
95467	LAKE	HIDDEN VALLEY LAKE	0046	27
95468	MENDOCINO	POINT ARENA	0654	24
95469	MENDOCINO	POTTER VALLEY	0979	24
95470	MENDOCINO	REDWOOD VALLEY	0641	24
95471	SONOMA	RIO NIDO	0564	24
95472	SONOMA	SEBASTOPOL	1021	26
95476	SONOMA	SONOMA	0455	26
95480	SONOMA	STEWARTS POINT	1416	24
95481	MENDOCINO	TALMAGE	0524	24
95482	MENDOCINO	UKIAH	0524	24
95485	LAKE	UPPER LAKE	1186	27
95486	SONOMA	VILLA GRANDE	0904	24
95488	MENDOCINO	WESTPORT	0965	24
95490	MENDOCINO	WILLITS	1155	24
95492	SONOMA	WINDSOR	0472	26
95493	LAKE	WITTER SPRINGS	1186	27
95494	MENDOCINO	YORKVILLE	0037	24
95501	HUMBOLDT	EUREKA	0213	25
95503	HUMBOLDT	EUREKA	0576	25
95511	HUMBOLDT	ALDERPOINT	0036	27
95514	HUMBOLDT	BLOCKSBURG	0036	27
95519	HUMBOLDT	MCKINLEYVILLE	0110	25
95521	HUMBOLDT	ARCATA	0520	25
95524	HUMBOLDT	BAYSIDE	0597	25

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ZIP CODE	COUNTY	CITY	TERRITORY	EARTHQUAKE TERRITORY
95525	HUMBOLDT	BLUE LAKE	0833	25
95526	HUMBOLDT	BRIDGEVILLE	0038	27
95527	TRINITY	BURNT RANCH	0059	27
95528	HUMBOLDT	CARLOTTA	1157	25
95531	DEL NORTE	CRESCENT CITY	1329	27
95536	HUMBOLDT	FERNDALE	0255	25
95537	HUMBOLDT	FIELDS LANDING	0576	25
95540	HUMBOLDT	FORTUNA	0279	25
95542	HUMBOLDT	GARBERVILLE	1045	25
95543	DEL NORTE	GASQUET	1398	27
95545	HUMBOLDT	HONEYDEW	1045	25
95546	HUMBOLDT	HOOPA	0193	27
95547	HUMBOLDT	HYDESVILLE	0254	25
95548	DEL NORTE	KLAMATH	1329	27
95549	HUMBOLDT	KNEELAND	1035	25
95550	HUMBOLDT	KORBEL	1035	27
95551	HUMBOLDT	LOLETA	0029	25
95552	TRINITY	MAD RIVER	1169	27
95553	HUMBOLDT	MIRANDA	0036	25
95554	HUMBOLDT	MYERS FLAT	0036	25
95555	HUMBOLDT	ORICK	0032	25
95556	HUMBOLDT	ORLEANS	0193	27
95558	HUMBOLDT	PETROLIA	0034	25
95559	HUMBOLDT	PHILLIPSVILLE	0036	25
95560	HUMBOLDT	REDWAY	0036	25
95562	HUMBOLDT	RIO DELL	0837	25
95563	TRINITY	SALYER	0627	27
95564	HUMBOLDT	SAMOA	0033	25
95565	HUMBOLDT	SCOTIA	0742	25
95567	DEL NORTE	SMITH RIVER	1027	27
95568	SISKIYOU	CPU SOMES BAR GEN STORE	1408	27
95569	HUMBOLDT	REDCREST	1157	25
95570	HUMBOLDT	TRINIDAD	0870	25
95571	HUMBOLDT	WEOTT	1157	25
95573	HUMBOLDT	WILLOW CREEK	0627	27
95585	MENDOCINO	LEGGETT	0965	24
95587	MENDOCINO	PIERCY	0036	24
95589	HUMBOLDT	WHITETHORN	0036	25
95595	TRINITY	ZENIA	0061	27

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ZIP CODE	COUNTY	CITY	TERRITORY	EARTHQUAKE TERRITORY
95601	AMADOR	AMADOR CITY	1138	27
95602	PLACER	AUBURN	0996	27
95603	PLACER	AUBURN	0934	27
95605	YOLO	WEST SACRAMENTO	0346	27
95606	YOLO	BROOKS	0014	27
95607	YOLO	CAPAY	0015	27
95608	SACRAMENTO	CARMICHAEL	0878	27
95610	SACRAMENTO	CITRUS HEIGHTS	0972	27
95612	YOLO	CLARKSBURG	0718	27
95613	EL DORADO	COLOMA	1310	27
95614	EL DORADO	COOL	1372	27
95615	SACRAMENTO	COURTLAND	0995	27
95616	YOLO	DAVIS	0344	27
95618	YOLO	DAVIS	0308	27
95619	EL DORADO	DIAMOND SPRINGS	1129	27
95620	SOLANO	DIXON	0941	27
95621	SACRAMENTO	CITRUS HEIGHTS	1036	27
95623	EL DORADO	EL DORADO	1332	27
95624	SACRAMENTO	ELK GROVE	0724	27
95625	SOLANO	ELMIRA	0862	27
95626	SACRAMENTO	ELVERTA	1287	27
95627	YOLO	ESPARTO	0396	27
95628	SACRAMENTO	FAIR OAKS	1084	27
95629	AMADOR	FIDDLETOWN	1030	27
95630	SACRAMENTO	FOLSOM	0583	27
95631	PLACER	FORESTHILL	1318	27
95632	SACRAMENTO	GALT	0784	27
95633	EL DORADO	GARDEN VALLEY	1300	27
95634	EL DORADO	GEORGETOWN	1361	27
95635	EL DORADO	GREENWOOD	1252	27
95636	EL DORADO	GRIZZLY FLATS	1424	27
95637	YOLO	GUINDA	0400	27
95638	SACRAMENTO	HERALD	1427	27
95639	SACRAMENTO	HOOD	0718	27
95640	AMADOR	IONE	1147	27
95641	SACRAMENTO	ISLETON	0728	27
95642	AMADOR	JACKSON	1278	27
95645	YOLO	KNIGHTS LANDING	0485	27
95646	ALPINE	KIRKWOOD	1239	27

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ZIP CODE	COUNTY	CITY	TERRITORY	EARTHQUAKE TERRITORY
95648	PLACER	LINCOLN	0366	27
95650	PLACER	LOOMIS	1151	27
95651	EL DORADO	LOTUS	1351	27
95652	SACRAMENTO	MCCLELLAN	0948	27
95653	YOLO	MADISON	0396	27
95654	AMADOR	MARTELL	1278	27
95655	SACRAMENTO	MATHER	0795	27
95656	EL DORADO	MOUNT AUKUM	1356	27
95658	PLACER	NEWCASTLE	1199	27
95659	SUTTER	NICOLAUS	1122	27
95660	SACRAMENTO	NORTH HIGHLANDS	0948	27
95661	PLACER	ROSEVILLE	0220	27
95662	SACRAMENTO	ORANGEVALE	0877	27
95663	PLACER	PENRYN	1297	27
95664	EL DORADO	PILOT HILL	0929	27
95665	AMADOR	PINE GROVE	1370	27
95666	AMADOR	PIONEER	1268	27
95667	EL DORADO	PLACERVILLE	1310	27
95668	SUTTER	PLEASANT GROVE	1283	27
95669	AMADOR	PLYMOUTH	0805	27
95670	SACRAMENTO	RANCHO CORDOVA	1100	27
95672	EL DORADO	RESCUE	1194	27
95673	SACRAMENTO	RIO LINDA	0974	27
95674	SUTTER	RIO OSO	0049	27
95675	AMADOR	RIVER PINES	1030	27
95676	SUTTER	ROBBINS	1122	27
95677	PLACER	ROCKLIN	0515	27
95678	PLACER	ROSEVILLE	0559	27
95679	YOLO	RUMSEY	0485	27
95680	SACRAMENTO	RYDE	0628	27
95681	PLACER	SHERIDAN	0888	27
95682	EL DORADO	SHINGLE SPRINGS	1208	27
95683	SACRAMENTO	SLOUGHHOUSE	0591	27
95684	EL DORADO	SOMERSET	1356	27
95685	AMADOR	SUTTER CREEK	1138	27
95686	SAN JOAQUIN	THORNTON	0628	27
95687	SOLANO	VACAVILLE	0862	27
95688	SOLANO	VACAVILLE	0926	27
95689	AMADOR	VOLCANO	1314	27

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ZIP CODE	COUNTY	CITY	TERRITORY	EARTHQUAKE TERRITORY
95690	SACRAMENTO	WALNUT GROVE	0628	27
95691	YOLO	WEST SACRAMENTO	0611	27
95692	YUBA	WHEATLAND	1217	27
95693	SACRAMENTO	WILTON	1210	27
95694	YOLO	WINTERS	0378	27
95695	YOLO	WOODLAND	0431	27
95697	YOLO	YOLO	0431	27
95698	YOLO	ZAMORA	0485	27
95699	AMADOR	DRYTOWN	1138	27
95701	PLACER	ALTA	1318	27
95703	PLACER	APPLEGATE	1245	27
95709	EL DORADO	CAMINO	1266	27
95712	NEVADA	CHICAGO PARK	1006	27
95713	PLACER	COLFAX	1237	27
95714	PLACER	DUTCH FLAT	1006	27
95715	PLACER	EMIGRANT GAP	1318	27
95717	PLACER	GOLD RUN	1237	27
95720	EL DORADO	KYBURZ	1239	27
95721	EL DORADO	ECHO LAKE	1239	27
95722	PLACER	MEADOW VISTA	1376	27
95724	NEVADA	NORDEN	1385	27
95726	EL DORADO	POLLOCK PINES	1319	27
95735	EL DORADO	TWIN BRIDGES	1239	27
95736	PLACER	WEIMAR	1237	27
95742	SACRAMENTO	RANCHO CORDOVA	1081	27
95746	PLACER	GRANITE BAY	0750	27
95747	PLACER	ROSEVILLE	0514	27
95757	SACRAMENTO	ELK GROVE	0407	27
95758	SACRAMENTO	ELK GROVE	0407	27
95762	EL DORADO	EL DORADO HILLS	0932	27
95765	PLACER	ROCKLIN	0394	27
95776	YOLO	WOODLAND	0459	27
95814	SACRAMENTO	SACRAMENTO	0987	27
95815	SACRAMENTO	SACRAMENTO	0943	27
95816	SACRAMENTO	SACRAMENTO	1110	27
95817	SACRAMENTO	SACRAMENTO	1068	27
95818	SACRAMENTO	SACRAMENTO	0938	27
95819	SACRAMENTO	SACRAMENTO	0963	27
95820	SACRAMENTO	SACRAMENTO	1000	27

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ZIP CODE	COUNTY	CITY	TERRITORY	EARTHQUAKE TERRITORY
95821	SACRAMENTO	SACRAMENTO	0773	27
95822	SACRAMENTO	SACRAMENTO	0809	27
95823	SACRAMENTO	SACRAMENTO	0811	27
95824	SACRAMENTO	SACRAMENTO	1184	27
95825	SACRAMENTO	SACRAMENTO	0796	27
95826	SACRAMENTO	SACRAMENTO	0935	27
95827	SACRAMENTO	SACRAMENTO	0498	27
95828	SACRAMENTO	SACRAMENTO	1116	27
95829	SACRAMENTO	SACRAMENTO	0562	27
95830	SACRAMENTO	SACRAMENTO	1128	27
95831	SACRAMENTO	SACRAMENTO	0704	27
95832	SACRAMENTO	SACRAMENTO	1322	27
95833	SACRAMENTO	SACRAMENTO	1005	27
95834	SACRAMENTO	SACRAMENTO	0573	27
95835	SACRAMENTO	SACRAMENTO	0633	27
95836	SACRAMENTO	SACRAMENTO	0786	27
95837	SACRAMENTO	SACRAMENTO	0786	27
95838	SACRAMENTO	SACRAMENTO	1062	27
95841	SACRAMENTO	SACRAMENTO	0878	27
95842	SACRAMENTO	SACRAMENTO	0897	27
95843	SACRAMENTO	ANTELOPE	1218	27
95864	SACRAMENTO	SACRAMENTO	0952	27
95901	YUBA	MARYSVILLE	1271	27
95903	YUBA	BEALE AFB	0042	27
95910	SIERRA	ALLEGHANY	0069	27
95912	COLUSA	ARBUCKLE	0971	27
95913	GLENN	ARTOIS	1077	27
95914	BUTTE	BANGOR	1309	27
95915	PLUMAS	BELDEN	1411	27
95916	BUTTE	BERRY CREEK	1274	27
95917	BUTTE	BIGGS	0792	27
95918	YUBA	BROWNS VALLEY	1238	27
95919	YUBA	BROWNSVILLE	1269	27
95920	GLENN	BUTTE CITY	1057	27
95922	YUBA	CAMPTONVILLE	1263	27
95923	PLUMAS	CANYON DAM	1334	27
95924	NEVADA	CEDAR RIDGE	1006	27
95925	YUBA	CHALLENGE	1269	27
95926	BUTTE	CHICO	1363	27

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ZIP CODE	COUNTY	CITY	TERRITORY	EARTHQUAKE TERRITORY
95928	BUTTE	CHICO	0994	27
95930	BUTTE	CLIPPER MILLS	1263	27
95932	COLUSA	COLUSA	0933	27
95934	PLUMAS	CRESCENT MILLS	1214	27
95935	YUBA	DOBBINS	1261	27
95936	SIERRA	DOWNIEVILLE	1263	27
95937	YOLO	DUNNIGAN	0485	27
95938	BUTTE	DURHAM	0716	27
95939	GLENN	ELK CREEK	1001	27
95940	BUTTE	FEATHER FALLS	1202	27
95941	BUTTE	FORBESTOWN	1315	27
95942	BUTTE	FOREST RANCH	1282	27
95943	GLENN	GLENN	0048	27
95944	SIERRA	GOODYEARS BAR	1263	27
95945	NEVADA	GRASS VALLEY	1006	27
95946	NEVADA	PENN VALLEY	0572	27
95947	PLUMAS	GREENVILLE	1400	27
95948	BUTTE	GRIDLEY	0989	27
95949	NEVADA	GRASS VALLEY	1236	27
95950	COLUSA	GRIMES	1168	27
95951	GLENN	HAMILTON CITY	1077	27
95953	SUTTER	LIVE OAK	1050	27
95954	BUTTE	MAGALIA	0803	27
95955	COLUSA	MAXWELL	0933	27
95956	PLUMAS	MEADOW VALLEY	1411	27
95957	SUTTER	MERIDIAN	1168	27
95959	NEVADA	NEVADA CITY	0782	27
95960	NEVADA	NORTH SAN JUAN	0763	27
95961	YUBA	OLIVEHURST	1272	27
95962	YUBA	OREGON HOUSE	1226	27
95963	GLENN	ORLAND	1077	27
95965	BUTTE	OROVILLE	1258	27
95966	BUTTE	OROVILLE	1202	27
95968	BUTTE	PALERMO	1019	27
95969	BUTTE	PARADISE	0777	27
95970	COLUSA	PRINCETON	0047	27
95971	PLUMAS	QUINCY	1411	27
95972	YUBA	RACKERBY	1406	27
95973	BUTTE	CHICO	0959	27

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ZIP CODE	COUNTY	CITY	TERRITORY	EARTHQUAKE TERRITORY
95974	BUTTE	RICHVALE	1258	27
95975	NEVADA	ROUGH AND READY	0815	27
95977	NEVADA	SMARTVILLE	1173	27
95978	BUTTE	STIRLING CITY	0803	27
95979	COLUSA	STONYFORD	0048	27
95980	PLUMAS	STORRIE	1411	27
95981	YUBA	STRAWBERRY VALLEY	1263	27
95982	SUTTER	SUTTER	0962	27
95983	PLUMAS	TAYLORSVILLE	0931	27
95984	PLUMAS	TWAIN	1411	27
95986	NEVADA	WASHINGTON	0782	27
95987	COLUSA	WILLIAMS	1180	27
95988	GLENN	WILLOWS	1001	27
95991	SUTTER	YUBA CITY	1072	27
95993	SUTTER	YUBA CITY	1167	27
96001	SHASTA	REDDING	1008	27
96002	SHASTA	REDDING	1401	27
96003	SHASTA	REDDING	1193	27
96006	MODOC	ADIN	0073	27
96007	SHASTA	ANDERSON	1307	27
96008	SHASTA	BELLA VISTA	1409	27
96009	LASSEN	BIEBER	1426	27
96010	TRINITY	BIG BAR	1169	27
96011	SHASTA	BIG BEND	0056	27
96013	SHASTA	BURNEY	0044	27
96014	SISKIYOU	CALLAHAN	0060	27
96015	MODOC	CANBY	0073	27
96016	SHASTA	CASSEL	1107	27
96017	SHASTA	CASTELLA	0062	27
96019	SHASTA	SHASTA LAKE	1417	27
96020	PLUMAS	CHESTER	1397	27
96021	TEHAMA	CORNING	1101	27
96022	SHASTA	COTTONWOOD	1373	27
96023	SISKIYOU	DORRIS	0812	27
96024	TRINITY	DOUGLAS CITY	0052	27
96025	SISKIYOU	DUNSMUIR	1052	27
96027	SISKIYOU	ETNA	0896	27
96028	SHASTA	FALL RIVER MILLS	1366	27
96029	TEHAMA	FLOURNOY	1101	27

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ZIP CODE	COUNTY	CITY	TERRITORY	EARTHQUAKE TERRITORY
96031	SISKIYOU	FORKS OF SALMON	0064	27
96032	SISKIYOU	FORT JONES	0064	27
96033	SHASTA	FRENCH GULCH	0053	27
96034	SISKIYOU	GAZELLE	0065	27
96035	TEHAMA	GERBER	0899	27
96037	SISKIYOU	GREENVIEW	0896	27
96038	SISKIYOU	GRENADA	0050	27
96039	SISKIYOU	HAPPY CAMP	1386	27
96040	SHASTA	HAT CREEK	1107	27
96041	TRINITY	HAYFORK	1169	27
96044	SISKIYOU	HORNBROOK	0067	27
96046	TRINITY	HYAMPOM	1169	27
96047	SHASTA	IGO	1094	27
96048	TRINITY	JUNCTION CITY	1325	27
96050	SISKIYOU	KLAMATH RIVER	0067	27
96051	SHASTA	LAKEHEAD	0070	27
96052	TRINITY	LEWISTON	0953	27
96054	MODOC	LOOKOUT	1426	27
96055	TEHAMA	LOS MOLINOS	1134	27
96056	LASSEN	MCARTHUR	1426	27
96057	SISKIYOU	MCCLOUD	1170	27
96058	SISKIYOU	MACDOEL	0072	27
96059	TEHAMA	MANTON	0066	27
96061	TEHAMA	MILL CREEK	1260	27
96062	SHASTA	MILLVILLE	1379	27
96064	SISKIYOU	MONTAGUE	0881	27
96065	SHASTA	MONTGOMERY CREEK	0056	27
96067	SISKIYOU	MOUNT SHASTA	0869	27
96068	LASSEN	NUBIEBER	1426	27
96069	SHASTA	OAK RUN	1141	27
96071	SHASTA	OLD STATION	1107	27
96073	SHASTA	PALO CEDRO	1349	27
96074	TEHAMA	PASKENTA	0914	27
96075	TEHAMA	PAYNES CREEK	0066	27
96076	SHASTA	PLATINA	0057	27
96078	TEHAMA	PROBERTA	0914	27
96079	SHASTA	SHASTA LAKE	1417	27
96080	TEHAMA	RED BLUFF	0914	27
96084	SHASTA	ROUND MOUNTAIN	1409	27

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96085	SISKIYOU	SCOTT BAR	1386	27
96086	SISKIYOU	SEIAD VALLEY	1386	27
96087	SHASTA	SHASTA	1008	27
96088	SHASTA	SHINGLETOWN	1140	27
96089	SHASTA	SHASTA LAKE	1401	27
96090	TEHAMA	TEHAMA	0899	27
96091	TRINITY	TRINITY CENTER	1041	27
96092	TEHAMA	VINA	1101	27
96093	TRINITY	WEAVERVILLE	0953	27
96094	SISKIYOU	WEED	0997	27
96095	SHASTA	WHISKEYTOWN	0053	27
96096	SHASTA	WHITMORE	0071	27
96097	SISKIYOU	YREKA	0968	27
96101	MODOC	ALTURAS	0783	27
96103	PLUMAS	BLAIRSDEN-GRAEAGLE	1228	27
96104	MODOC	CEDARVILLE	0073	27
96105	PLUMAS	CHILCOOT	1358	27
96106	PLUMAS	CLIO	1336	27
96107	MONO	COLEVILLE	1404	27
96108	MODOC	DAVIS CREEK	0073	27
96109	LASSEN	DOYLE	1358	27
96110	MODOC	EAGLEVILLE	0073	27
96111	NEVADA	FLORISTON	0073	27
96112	MODOC	FORT BIDWELL	0073	27
96113	LASSEN	HERLONG	1358	27
96114	LASSEN	JANESVILLE	1421	27
96115	MODOC	LAKE CITY	0073	27
96116	MODOC	LIKELY	0783	27
96117	LASSEN	LITCHFIELD	0076	27
96118	SIERRA	LOYALTON	1130	27
96119	LASSEN	MADELINE	1426	27
96120	ALPINE	MARKLEEVILLE	1327	27
96121	LASSEN	MILFORD	0076	27
96122	PLUMAS	PORTOLA	1336	27
96123	LASSEN	RAVENDALE	0075	27
96124	SIERRA	CALPINE	0074	27
96125	SIERRA	SIERRA CITY	0068	27
96126	SIERRA	SIERRAVILLE	1270	27
96128	LASSEN	STANDISH	0076	27

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96129	PLUMAS	BECKWOURTH	1336	27
96130	LASSEN	SUSANVILLE	1320	27
96132	LASSEN	TERMO	0075	27
96133	MONO	TOPAZ	1404	27
96134	SISKIYOU	TULELAKE	0072	27
96135	PLUMAS	VINTON	1336	27
96136	LASSEN	WENDEL	1358	27
96137	LASSEN	WESTWOOD	1337	27
96140	PLACER	CARNELIAN BAY	1367	27
96141	PLACER	HOMEWOOD	1367	27
96142	EL DORADO	TAHOMA	1367	27
96143	PLACER	KINGS BEACH	1367	27
96145	PLACER	TAHOE CITY	1367	27
96146	PLACER	OLYMPIC VALLEY	1367	27
96148	PLACER	TAHOE VISTA	1367	27
96150	EL DORADO	SOUTH LAKE TAHOE	1205	27
96151	EL DORADO	SOUTH LAKE TAHOE	1205	27
96152	EL DORADO	SOUTH LAKE TAHOE	1205	27
96154	EL DORADO	SOUTH LAKE TAHOE	1205	27
96155	EL DORADO	SOUTH LAKE TAHOE	1205	27
96156	EL DORADO	SOUTH LAKE TAHOE	1205	27
96157	EL DORADO	SOUTH LAKE TAHOE	1205	27
96158	EL DORADO	SOUTH LAKE TAHOE	1205	27
96160	NEVADA	TRUCKEE	1385	27
96161	NEVADA	TRUCKEE	1385	27
96162	NEVADA	TRUCKEE	1385	27

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CALIFORNIA

HOME BUSINESS CLASSIFICATIONS - ELIGIBLE BUSINESSES

Class Code	Mercantile Operations	Notations
203	Art and Drafting Supplies	
503	Art Studio or Instruction	No galleries or museums
209	Barber and Beauty Shop Supplies	Nothing manufactured by insured or sold under insured's own label
212	Barber Shops*	No tanning beds
215	Beauty Salons*	No tanning beds
218	Book, Magazine and Newspaper Sales	No adult book sales
221	Cake Decorating	No commercial/retail bakeries
224	Calligraphy	
227	Camera Sales	Including photographic supplies and accessories; incidental camera repair allowed
230	Clock Shops including Repairs	
233	Clothing Sales	No children's clothing sales
236	Cosmetics, Toiletries and Perfumes	Nothing manufactured by insured or sold under insured's own label
239	Craft and Hobby Sales	No toys or games; no trading card dealers; no coin, stamp or precious metal dealers
506	Dance Studio or Instruction	
245	Dance Supplies including Clothing	
248	Dental Laboratories	Coverage on precious metals limited to $200
251	Dressmakers	Including alterations and repair work; no dry cleaning or laundry services
254	Florists/Flower Arranging	Retail only; no commercial greenhouses
257	Gift Sales including Candle, Curio, Notions, Novelty or Souvenirs	No jewelry sales
	Handicrafts:	
303	Ceramics, Pottery or Clay	
306	Engraving	
309	Fabrics including Sewing, Knitting or Quilting	
315	Leather Goods	No tanning
318	Wood Working	No cabinetry, furniture or toys
	Instruction:	
503	Art Instruction	No galleries or museums
506	Dance Instruction	
509	Music Instruction	
512	Voice Instruction	
263	Kitchen and Bath Accessories	No appliances
509	Music Instruction	
269	Music Instrument Sales	Incidental instrument repair allowed
403	Nails, Manicures and Facials	No tanning beds
406	Office Equipment	No installation, service or repair

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Class Code	Mercantile Operations	Notations
409	Office Supplies and Stationery	
412	Optical Goods and Opticians*****	
418	Party and Paper Goods Sales	
421	Photographic Supplies	Cameras, film and accessories
424	Photographic Studios	Only incidental photo finishing
427	Pet Grooming*****	No overnight boarding
430	Picture Framers	
436	Religious Goods Sales	
439	Shoe Sales	Including athletics shoes; no repairs
442	Tailors	Including alterations and repair work; no dry cleaning or laundry services
445	Telephone Answering Service	
509	Voice Instruction	
803	Accountants and Tax Preparation***** Services	Including auditors and bookkeepers
805	Advertising*****	
806	Bridal Consultant	Assists clients with functions and types of service providers; does not provide or subcontract to provide the services; does not own banquet or party room
807	Business Management Consultant*****	No involvement in re-engineering or layoff advice. Not involved with personnel performance evaluation. No computer consulting.
808	Chiropractors*****	
811	Commercial Artists*****	
814	Dentists*****	
815	Financial Consultant*****	
817	Graphic Designers*****	
818	Gift Consultant	No inventory or retail sales; shipment of gifts should be direct to the customers from the manufacturer or distributor
820	Insurance Agents and Brokers*****	No investment counseling services
821	Interior Decorator Consultant	No sales, installation or subcontracting
823	Lawyers*****	
824	Manufacturing Representative*	No inventory except samples; products go directly from the manufacturer to the client; products are made in the United States or sold through a U.S. distributor
825	Marketing Consultant*	Advise on best methods for selling clients' products or services; does not become involved with carrying out the plans
826	Nurses*	
827	Occupational Therapists*	
828	Party Planners	Assists clients in planning functions, including helping to identify providers. Does not provide services or subcontract for them. Does not own a party hall.

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Class Code	Mercantile Operations	Notations
829	Physical Therapists*	
832	Physicians and Surgeons*	
835	Podiatrists*****	
836	Psychologists*****	Must be licensed or state certified
838	Psychiatrists*****	
841	Public relations*****	No advertiser's liability
844	Real Estate Agents*****	No property management or investment services exposures
847	Speech Therapists*****	
850	Stenographic Services	No temporary employment services
853	Travel Agencies*****	No conducted tours, whether within or outside the United States
856	Veterinarians*****	No kennel or boarding except for treatment purposes or overnight observation
859	Word Processing Services	No temporary employment services

* Insured must possess and maintain separate professional liability coverage.

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