



## Earthquake Insurance Fact Sheet

1. Standard Homeowners Insurance does not cover earthquake damage.
2. You can obtain Earthquake Insurance by purchasing a separate insurance policy or an endorsement to your existing Homeowners Insurance Policy.
3. Some companies that don't specifically offer EQ Insurance do allow their agents to find coverage for their customers through another carrier.
4. Earthquake Insurance can double your premium for wood frame homes and may cost between 4 and 10 times your annual premium for masonry structures.
5. Doubling the cost of most homeowners policies still keeps the total cost below \$100 a month – less than your auto insurance policy for protecting a far more valuable asset.
6. A wood-frame home built in 1999 (home bolted to the foundation) at \$300,000 could cost around \$667 a year. EQ Insurance with a 15% deductible would add an additional \$467 year. The total cost to protect that \$300,000 home would be \$1,134. That's less than most of us pay to insure two family cars.
7. A brick home could cost approximately \$3 to \$15 per \$1,000 worth of coverage in the Northwest, while it would only cost between 60 to 90 cents per \$1,000 in NY.
8. The decision to purchase Earthquake Insurance is a personal choice. Most people can afford to purchase earthquake insurance, if it's a high enough priority. The cost for Earthquake Insurance is equal to eliminating a latte a day and cable television.

9. Earthquake insurance is there for severe damage or total destruction of your home. High deductibles allow for coverage to be more affordable to homeowners.
10. Create a Family Evacuation Plan. Designate a place where all family members can meet immediately after a disaster. Arrange to have a friend or family member located away from the immediate area to be a central contact point. Communications could be difficult or even inoperable in the affected area, making it hard for you to call family members directly.
11. Build an Emergency Survival Kit that includes enough food and water to last 72 hours. The kit should also include a radio, batteries, water-proof matches, flashlights, blankets, basic tools, a First Aid kit and copies of your insurance policies.
12. Develop a Home Inventory of your personal belongings. Make a list of your of your possessions, even your clothes. Write down serial numbers, keep receipts, take pictures or video of what you own. Keep your Home Inventory off site. For a free, downloadable Home Inventory Software, visit <http://www.nwinsurance.org/iiiHomeInventory.msi>
13. Take the time to secure heavy furniture and appliances to prevent them from falling and causing more damage. Here are some examples:
  - Secure your water heater, washer and dryer to the floor or wall studs and replace copper gas and water pipes with flexible lines.
  - Anchor external fuel tanks and wood-burning stoves.
  - Properly secure pictures, mirrors, shelves and light fixtures by drilling eyebolts into wall