



Consumer Alert

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Release Date: 01/24/2018

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Earthquake and tsunami: advance preparation and insurance are keys to survival and recovery

PORTLAND, January 24, 2018 - The 7.9 magnitude earthquake off the south coast of Alaska yesterday prompted tsunami warnings and evacuations in some Alaskan towns as well as tsunami watches in Washington, Oregon and California. While the warnings were later cancelled and all of these regions escaped damage or devastation this time, the quake and warnings serve as ominous reminders that the threat of tsunami in the Northwest is very real.

The Washington and Oregon coastlines have the highest risk of tsunami anywhere in the continental United States. The NW region also has the second highest risk of earthquake. NW Insurance Council reminds homeowners and business owners to consider both Earthquake and Flood Insurance because earthquake and tsunami damage are not covered under most standard Homeowners, Renters and Business Owners insurance policies.

"The Washington and Oregon coasts and the Puget Sound region are veined with unstable seismic fault lines that can spell disaster for homeowners and businesses," said Kenton Brine, NW Insurance Council president. "If your home or business is at risk, it makes sense to consider Earthquake Insurance and Flood Insurance, which covers outside water coming in at the surface level, including tsunamis."

[Earthquake Insurance](#) is available as a separate policy or as an endorsement to a Homeowners policy, while tsunamis cause flood damage that is only covered by a flood insurance policy. Flood insurance policies are provided through the federal government's [National Flood Insurance Program](#) (NFIP). Some private insurance companies known as Surplus Lines carriers also offer flood insurance as a separate policy. Additional information on Flood Insurance can be found by going to the [FloodSmart.gov](#) website or calling 888-379-9531.

Check with your agent or insurance company for more details on how you can protect yourself against the devastating effects of earthquake and tsunami.

NW Insurance Council offers the following tsunami, earthquake and [disaster preparedness tips](#):

- **If you live along the coast**, an earthquake in your area is a natural tsunami warning. Do not stay in low-lying coastal areas after a local earthquake. Do not return to such areas until local authorities tell you that the danger of a [tsunami](#) has passed.
- **Create a family evacuation plan.** Agree on a meeting place for your family in case local communications networks are offline. Also determine a virtual meeting place such as a voicemail box or online social networking site. Designate out-of-state contacts and provide contact information to each family member in case you can't communicate locally.
- **Become familiar with your community's disaster preparedness** plans by visiting the community's official website or stopping by city hall. For more information about statewide emergency preparedness plans, visit the [Oregon Office of Emergency Management](#).
- **Know where and how to shut off electricity**, gas and water at main switches and valves following an earthquake. Check with your local utilities office for instructions.
- **Develop a home inventory of your personal property.** Don't trust your memory. A complete inventory of your possessions will help you and your insurance company get through the claims process more quickly. Many insurance companies offer [mobile apps](#) to help you track your home inventory.
- **Develop a family [emergency survival kit](#)** that includes a three-day supply of drinking water and food you don't have to refrigerate or cook. The kit should also contain first aid supplies, a weather radio, batteries, clothing, blankets, medicine, copies of your insurance

policies and some basic tools. More disaster planning resources are available at www.redcross.org.

- **Review your insurance policies** to be sure you have the right coverage to meet your needs. Find out what your insurance will cover. Most [Homeowners](#) and [Business Insurance](#) policies do not cover damage caused by flood, earthquake, landslides or tsunamis. Damage to vehicles caused by earthquake or tsunami is covered if owners add optional [Comprehensive Coverage](#) to their auto policies. Damage to personal contents inside a vehicle is covered under standard [Homeowners](#) or [Renters insurance](#).

For more information on how to protect yourself and property from an earthquake, tsunami or other disasters, visit GetReadyNW.org, [NW Insurance Council](#) or call NW Insurance Council at 800-664-4942.

NW Insurance Council is a nonprofit, public-education and public policy organization funded by member insurance companies serving Oregon, Washington and Idaho.

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