



Consumer Alert

Contact:

Kenton Brine, President
Sandi Henke, Communications Director
NW Insurance Council
Phone: (800) 664-4942

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kenton.brine@nwinsurance.org

sandi.henke@nwinsurance.org

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“Great Shakeout” is a reminder for Idahoans to be prepared - and to consider earthquake insurance

What To Know

- *A standard Homeowners insurance policy does not cover damage from an earthquake, or floods from a tsunami, but separate coverage is usually available.*
- *Damage to vehicles caused by earthquake is covered if owners add optional [Comprehensive Coverage](#) to their auto policies.*
- *A complete [home inventory](#) of your possessions will help you and your insurance company get through the claims process more quickly.*

BOISE, October 17, 2018 – Are you and your family ready for “the big one?” Everyone in Idaho is encouraged to **drop, cover and hold** for a worldwide earthquake drill on October 18 at 10:18 a.m. The [2018 Great Idaho Shakeout](#) drill provides an opportunity to practice earthquake safety at home, work and school.

The NW Insurance Council wants to remind Idaho residents to consider taking steps now – before disaster strikes - to help protect your home, family and business. Knowing what to do during an earthquake is critical for personal safety. But it’s also important to protect your family’s financial future, which starts with knowing about Earthquake and Flood insurance.

Earthquake damage is **not covered** by most standard homeowners and business insurance policies. Earthquake insurance is available in Washington through a separate insurance policy.

NW Insurance Council encourages homeowners and business owners to consider both Earthquake and Flood Insurance. Earthquake and tsunami damage are not covered under most standard Homeowners, Renters and Business Owners insurance policies.

Earthquake Insurance is available either as a separate policy, as an endorsement to your Homeowners or Renters Insurance policy or through a specialty carrier such as [GeoVera](#).

Flood Insurance is available through the National Flood Insurance Program (NFIP) and may be available from insurance companies in your area. Check with your agent or insurance company for more details on how you can protect yourself against the devastating effects of an earthquake, landslide or tsunami.

The Northwest region has the second highest risk of earthquake in the United States. Seismologists say a massive 8 or 9 magnitude earthquake could occur at any time along the Cascadia Subduction Zone that stretches south from Vancouver Island to Northern California.

"Seismologists tell us that Western Washington and Oregon are 'past due' for a major seismic event. And recent surveys suggest that only 10-20 percent of insured homeowners in our region also have earthquake insurance. That combination could spell disaster for Northwest home and small business owners," said Kenton Brine, NW Insurance Council president. "Planning ahead to survive a disaster could save the lives of you and your family, and having the right insurance will help your family or business recover more quickly if an earthquake or tsunami strikes. Now is the time to include a talk with your insurance company or agent in your emergency preparedness plan."

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

- Consider Earthquake Insurance for your home and business. Check with your insurance company, agent or specialty carrier such as [GeoVera](#) to find out about your coverage options.

- Damage to vehicles caused by earthquake 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](#).
- When an earthquake strikes, remain indoors and use the internationally recognized protocol: “**Drop** to the ground, **Cover** by getting under a sturdy desk or table **and Hold** on until the shaking stops.”
- If you’re driving when an earthquake hits, drive slowly to the side of the road, stop and set the parking brake. Avoid overpasses, bridges, power lines and other hazards and stay inside your car. More information can be found at the [Washington State Department of Transportation’s](#) (WSDOT) blog. For more information about earthquakes in Idaho, visit the [Idaho Office of Emergency Management](#).
- Disaster experts say do not run to another room to get under a desk or table if one isn’t near you. Instead drop to the ground in an inside corner of the building and cover your head and neck with your hands and arms.
- 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.
- Be sure to have a flashlight and a battery-powered radio on hand in case power is cut off.
- Create a family evacuation plan and develop a family [emergency survival kit](#) that includes at least a three-day supply of drinking water and food you don't have to refrigerate or cook. (Emergency management experts say two weeks’ worth of supplies is even better.) The kit should also contain first aid supplies, a weather radio, batteries, clothing, blankets, medicine, copies of your insurance policies and some basic tools.
- Maintain an inventory of all your possessions, including descriptions, serial numbers, purchase dates, amounts and receipts – as detailed as possible. Even walking through your home and garage with a camera or smart phone and recording information to store

online for later access can help speed the insurance claims process after a devastating loss. Home inventory software for your laptop or smart phone is available online or from many insurance companies.

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

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto, business and personal insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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