



Contact:

Kenton Brine, President
Sandi Henke, Communications Director
NW Insurance Council
Phone: (206) 624-3330 / (800) 664-4942

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kenton.brine@nwinsurance.org
sandi.henke@nwinsurance.org
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Alaska's 7.0 earthquake and tsunami warning an alarming reminder about preparation, response and 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 or tsunami 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.*

SEATTLE, November 30, 2018 – A 7.0 Earthquake struck near Anchorage, Alaska today causing significant damage to roadways, homes and businesses and prompting a tsunami warning along Alaska's southern coast. It's a frightening reminder for anyone living in earthquake-prone areas to take steps now – before disaster strikes – to help protect your home, family and businesses.

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 and flood, even if caused by tsunami, is **not covered** by most standard homeowners and business 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.

“Our thoughts and prayers go out to our Alaskan neighbors as the work begins to recover from the damage caused by today’s earthquake,” said Kenton Brine, NW Insurance Council president. “We encourage people to support those recovery efforts, but also to take time to consider their own preparations and plans in the event of a major earthquake or tsunami occurring in Washington or Oregon.”

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.

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 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](#).
- 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.

- 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.
- 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.
- 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.

**Please note: A fact sheet about earth hazards, natural disasters and insurance is attached to this email.*

For more information about how to protect yourself and your 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, 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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