



NW Insurance Council

Consumer Alert

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Oso Landslide's fifth anniversary offers painful reminders, lessons for slide-prone NW

- *Landslides, mudflow, sinkholes and other earth movement are NOT covered by standard homeowners insurance policies.*
- *Coverage for earth movement is available under a "Difference in Conditions" policy, offered by specialty lines insurance brokers and carriers.*
- *Check with your insurance agent or company to make sure you have the coverage you need to protect your home, vehicles, business and family.*

SEATTLE, March 21, 2019– Friday marks the five-year anniversary of the tragic Oso Landslide that claimed 43 lives, destroyed dozens of properties and disrupted the lives of hundreds in Snohomish County communities. There are lessons to be learned from this tragedy – from home siting practices to the need for insurance protection – in an area of the country where weather and geology contribute to frequent landslides.

“Our thoughts and prayers are with the families and friends of those lost in the Oso tragedy,” said Kenton Brine, NW Insurance Council president. “The challenge of learning from the loss of an entire neighborhood and 43 lives continues. In some instances, that means re-evaluating processes used to determine whether or how development should

be considered. In other cases, it means making sure your own home, family and business are protected.

“Even a small slide can cause serious damage to your home, from causing flooding to knocking a home off its foundation,” Brine said. “To protect your investment, property owners in slide-prone areas should consider special coverage that is not included in a standard home or business insurance policy.”

Standard [Homeowners](#) and [Business Insurance](#) policies specifically *exclude* damage caused by earth movement such as a landslide or sink hole. Special coverage for landslides [is available](#) as a stand-alone policy for an additional cost. As with all of your insurance policies, [understanding what is and is not covered](#) is a key first step toward protecting your property before a disaster strikes.

A Difference in Conditions policy may include coverage for landslide, mudflow, earthquake and/or flood. Depending on risk factors, such as the slope of your property or proximity to a cliff, a homeowner with a \$300,000 house can expect to pay \$1,000 or more per year for this coverage.

Due to the additional cost, some may be tempted to rely on federal aid for disaster recovery. However, federal aid following a disaster often comes in the form of low-interest loans. These loan payments are due in addition to your existing mortgage.

If you live in an area where slides or flooding have threatened properties this year or in the recent past, there are several things you can do to reduce your risk. NW Insurance Council offers the following tips:

- Create a family evacuation plan.
- Learn and recognize early landslide warning signs such as: doors or windows that stick or jam, new cracks in plaster, tile, bricks or foundations, broken underground utility lines and bulging ground at the base of a slope.
- Build retaining walls and install flexible pipe fitting to avoid gas or water leaks.

- Maintain a complete inventory of all your possessions, including photographs, receipts and serial numbers. Many insurance companies offer [mobile apps](#) to help you track your home inventory.
- Note that damage to vehicles caused by landslide is covered if the owner has chosen optional Comprehensive Coverage in the auto policy.
- Personal contents inside a vehicle that are damaged by a landslide are typically not covered under standard Homeowners or Renters insurance.
- If you aren't sure what's covered or have questions regarding your policy, contact your agent or insurance company.

For more information, contact [NW Insurance Council](#) at (800) 664-4942.

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

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