



NW Insurance Council

Media Alert

Contact:

Kenton Brine, President
Sandi Henke, Deputy 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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4.6 earthquake shakes Seattle region: Six things to know about preparation, response and insurance

SEATTLE, WA – A magnitude 4.6 earthquake followed by a 3.5 aftershock struck north of Seattle early Friday morning, waking people up from sleep and felt everywhere from Vancouver, BC, to Olympia to Yakima. Washington and Oregon face the possibility of a major earthquake along the Cascadia Subduction Zone – which stretches from British Columbia to Northern California - and Northwest residents are urged to be prepared in case a major quake strikes closer to home.

Here are six quick things NW Insurance Council wants Washington, Oregon and Idaho residents to know about earthquake safety planning, response and insurance:

- ✓ Standard Homeowners insurance, Renters, Condominium or Business Owners policies do not include coverage for damage from an earthquake or other earth movement (such as landslides or sinkholes), or flooding from a tsunami, but separate coverage is usually available. Check with your insurance company, agent or a specialty carrier such as [GeoVera](#) to find out about your earthquake and earth movement coverage options.

- ✓ [Flood Insurance](#) is available through the National Flood Insurance Program (NFIP) and may also be available from insurance companies in your area. Check with your agent or insurance company for more details on how you can protect your investment in your home or business against the devastating effects of an earthquake, landslide or tsunami.
- ✓ 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.
- ✓ It's essential to have a home or business [safety plan](#), and to store food (for humans and pets), water, medicines and other essentials to last **at least 3 days**.
- ✓ 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.”

For more information about earthquakes, insurance and preparation, visit NW Insurance Council's website at www.nwinsurance.org/earthquake or contact NW Insurance Council at (800) 664-4942 or info@nwinsurance.org

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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