



NW Insurance Council

Media Alert

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Swarm of earthquakes strike off Oregon coast: Six things to know about preparation, response and insurance

PORTLAND, OR, December 8, 2021 – A swarm of earthquakes ranging from a magnitude of 3.5 to 5.8 struck off the Oregon coast the past 24 hours. The earthquakes serve as a reminder for anyone living in earthquake-prone areas to take steps now – before disaster strikes – to help protect your home, family and business.

In particular, 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. Southern Idaho has also experienced several earthquakes in recent years.

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 and remember that there is often a 30-day waiting period before new flood policies take effect – so don't wait for the tsunami to come before you consider this critical coverage.
- ✓ 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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