



NW Insurance Council

## *Consumer Alert*

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New report shows impact of tsunami triggered by major earthquake greater than previously thought: are you prepared?

### 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.*

*SEATTLE, WA, July 7, 2022* – A study released today by the [Washington State Department of Natural Resources](#) (WA DNR) reveals that a tsunami triggered by a major earthquake in Puget Sound would reach the area’s shores sooner than previously thought and have a more devastating impact. Washingtonians are urged to take steps now – before disaster strikes – to protect your home, family and business, and that includes knowing what is and what isn’t covered under your insurance policies.

"Recent surveys show that only 10-20 percent of insured homeowners in our region also have earthquake insurance, and most Washington residents don't carry flood insurance, either. That could spell financial disaster for Northwest home and small business owners," said Kenton Brine, NW Insurance Council president. "Having the right insurance will help families and businesses recover more quickly after an earthquake or tsunami strikes. Now is a good time to consider talking with your insurance company or agent as part of your emergency preparedness planning."

Models from the study show that tsunami waves produced by a 7.5 magnitude earthquake would reach the shoreline in less than 3 minutes in many places on the eastern side of Bainbridge Island, Elliott Bay and Alki Point, and flood depths could exceed 20 feet along the shoreline of the greater Seattle area. Simulation models can be viewed on the [WA DNR's YouTube Channel](#).

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, but is available either as a separate policy, as an endorsement to your Homeowners or Renters Insurance policy or through a specialty carrier.

Tsunami damage also is **not covered** under most standard Homeowners, Renters and [Business Owners](#) insurance policies, but is available with a [Flood Insurance](#) policy through the National Flood Insurance Program (NFIP) or from some private insurance companies. Check with your agent or insurance company for more details on how you can protect yourself against the devastating effects of an earthquake 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.

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 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.
- 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 are 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.
- 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 earthquakes in Washington, visit the [Washington Emergency Management Division](#).

For more information about Property & Casualty Insurance, visit [NW Insurance Council](#).

*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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