



NW Insurance Council

## *Consumer Alert*

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“Great Shakeout” is a reminder for Idahoans to be prepared – and to consider earthquake 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 generally available.*
- *Damage to vehicles caused by earthquakes 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.*

*BOISE, ID, October 17, 2023*—Everyone in Idaho is encouraged to **drop, cover and hold** for a worldwide earthquake drill on Thursday, October 19, at 10:19 a.m. The [2023 Great Idaho Shakeout](#) drill provides an opportunity to practice earthquake safety at home, work, and school.

Information about the Great Shakeout can be found at [www.shakeout.org/idaho/](http://www.shakeout.org/idaho/) Now is the time to take steps – before disaster strikes - to help protect your home, family, and business.

Knowing what to do during an earthquake is critical for personal safety. 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 earthquakes 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.

"Seismologists tell us that Western Washington and Oregon are 'past due' for a major seismic event. And recent surveys suggest that only 10-20 percent of insured homeowners in our region also have earthquake insurance. That combination could spell disaster for Northwest home and small business owners," said Kenton Brine, NW Insurance Council president. "Planning ahead to survive a disaster could save the lives of you and your family, and having the right insurance will help your family or business recover more quickly if an earthquake or tsunami strikes. Now is the time to include a talk with your insurance company or agent in your emergency preparedness plan."

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 earthquakes 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 smartphone and recording information to store online for later access can help speed up the insurance claims process after a devastating loss. Home inventory software for your laptop or smartphone is available online or from many insurance companies.
- For more information about earthquakes in Idaho, visit the United States Geological Survey (USGS) website at [Information by Region-Idaho \(usgs.gov\)](https://www.usgs.gov/learn/earthquake-preparedness/infographic/earthquake-preparedness-quick-guide)

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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