



NW Insurance Council

Media Alert

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Earthquakes rattle Central Idaho – here's what to know about Insurance

BOISE, ID, June 4, 2025 – A recent swarm of earthquakes in Central Idaho has renewed concerns about seismic activity in the region. While no damage has been reported, the tremors serve as a startling reminder to take steps *before* disaster strikes to help protect your home, family and businesses from earthquake damage.

Knowing how to stay safe during an earthquake is vital, but protecting your family's financial future is just as important. And many people don't realize that most standard homeowners and business insurance policies don't cover earthquake damage.

NW Insurance Council shares these earthquake safety tips and insurance information:

- Consider [Earthquake Insurance](#) for your home and business. Check with your insurance company, agent or specialty carrier to find out about your coverage options.
- Earthquake insurance policies may only cover a portion of the loss, and/or may have different deductible levels, so it is important to compare policies, limits and

costs before your buy. And remember, you can't buy a policy *after* the damage has occurred, so now is the time to research and consider this coverage.

- Damage **to vehicles** caused by an earthquake is covered if owners add optional [Comprehensive Coverage](#) to their auto policies. Damage to personal contents **inside a vehicle** is covered under standard [Homeowners](#) or [Renters insurance](#), but those losses are all subject to deductibles, which you and your insurer or agent determine at the time your policy is issued.
- Keep a detailed [home inventory](#) with item descriptions, serial numbers, purchase info, and receipts. A quick video walk-through with your phone can also help speed up claims. Inventory apps are available online or from many insurers.
- 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.”
- 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.
- Create a family evacuation plan and prepare an [emergency survival kit](#) with at least three days of non-perishable food and water – two weeks is ideal. Include first aid supplies, a weather radio, batteries, clothing, blankets, medicine, insurance copies, and basic tools.

For more information about disaster preparedness and Property & Casualty Insurance, visit [NW Insurance Council](#) or call 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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