



NW Insurance Council

## Media Alert

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## 7.3 earthquake shakes Alaska: Six things to know about preparation and insurance coverage

*SEATTLE, WA, July 17, 2025* – A magnitude 7.3 earthquake struck off the Alaska Peninsula on Wednesday, triggering tsunami warnings and evacuations. The quake is a stark reminder of the urgent need for preparedness in earthquake-prone regions, and now is the time to take steps to protect your home, family and business before disaster strikes.

Washington and Oregon are at significant risk of a major earthquake along the Cascadia Subduction Zone, which spans from British Columbia to Northern California. Experts warn that a powerful quake in this region is not a matter of *if*, but *when*. Residents throughout the Northwest — including southern Idaho, which has experienced notable seismic activity in recent years — are urged to take preparedness seriously.

Here are six key things the NW Insurance Council wants residents of Washington, Oregon, and Idaho to know about earthquake safety, emergency planning, and insurance coverage:

- ✓ 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 to find out about your earthquake and earth movement coverage options.

- ✓ Standard Homeowners, Renters and Business Owners insurance policies do not cover flood damage caused by a [tsunami](#), but coverage is available as a separate policy through the [National Flood Insurance Program](#) (NFIP) and may also be available from insurance companies in your area. Also, remember that there is often a 30-day waiting period before new flood policies take effect.
- ✓ 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, visit NW Insurance Council at [www.nwinsurance.org/earthquake](http://www.nwinsurance.org/earthquake), call (800) 664-4942 or send an email to [info@nwinsurance.org](mailto: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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