



## *Media Advisory*

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# Russia quake triggers tsunami alerts: Check your coverage now before disaster strikes

**SEATTLE, WA** – The powerful 8.8 magnitude earthquake that struck off Russia’s Kamchatka Peninsula yesterday triggered international tsunami advisories, including alerts for the coasts of Washington and Oregon.

This seismic event is a stark reminder that the Washington and Oregon coastlines face the highest tsunami risk in the continental United States. Preparation is essential **before** disaster strikes, and that includes understanding what your insurance policy does — and doesn’t — cover.

Here are important safety and insurance tips for protecting your home, business, and vehicle from tsunami and earthquake damage:

- **Know the warning signs.** Along the coast, a local earthquake may be your only warning of a potential [tsunami](#). Move to higher ground immediately and stay away from low-lying areas until local authorities say it’s safe to return.
- **Create a family emergency plan.** Choose a local meeting point and a virtual backup, like a voicemail box or social media site, in case communication networks are down. Designate out-of-state emergency contacts and share their information with all family members.

- **Learn your community's disaster plan.** Visit your city or county website or city hall for details on local emergency procedures. In Washington, more resources are available at the [Emergency Management Division's](#) website.
- **Build an emergency kit.** Prepare a 3-day supply of food and water (two weeks is better), plus a weather radio, first-aid supplies, flashlight and batteries, blankets, essential medications, copies of insurance policies, pet food and medications, and basic tools. Visit [redcross.org](#) for a complete list.
- **Know how to shut off utilities.** After an earthquake, you may need to turn off electricity, gas, or water. Contact your utility providers in advance to learn how.
- **Take a [home inventory](#).** A written or digital record of your belongings will speed up the insurance claims process. Many insurers offer mobile apps to make this easier.
- **Review your insurance coverage.** Standard [Homeowners](#) and [Business](#) policies typically do **not** cover damage from earthquakes, floods, landslides, or tsunamis. Check with your insurance company, agent or specialty carrier to find out about your coverage options.
- **To protect your property,** consider purchasing separate Earthquake or Flood Insurance.
- **For your vehicles,** damage from tsunamis or earthquakes is covered only if you have optional [Comprehensive or Other Than Collision](#) auto coverage. Contents inside vehicles may be covered under your Homeowners or Renters policy.

*NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto, business and personal insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.*