



NW Insurance Council

Consumer Alert

Contact:

Kenton Brine, President
Sandi Henke, Operations Director
NW Insurance Council
Phone: (206) 624-3330 / (800) 664-4942

Release Date: 10-14-2025

kenton.brine@nwinsurance.org
sandi.henke@nwinsurance.org
Follow at [Twitter/nwinsuranceinfo](https://twitter.com/nwinsuranceinfo)
[Facebook/NWInsuranceCouncil](https://facebook.com/NWInsuranceCouncil)

Annual “Great ShakeOut” urges Washingtonians to prepare and consider Earthquake Insurance

SEATTLE, WA, October 14, 2025 – Are you and your family prepared for a major earthquake? On Thursday, Oct. 16, at 10:16 a.m., everyone in Washington is encouraged to Drop, Cover, and Hold On during the [2025 Great Washington ShakeOut](#) – a global earthquake preparedness drill.

This annual event is an opportunity to practice safety during an earthquake at home, work or school. To learn more and register, visit www.shakeout.org/washington/.

“Now is the time to take action before disaster strikes,” said Kenton Brine, president of NW Insurance Council. “Practicing earthquake safety and reviewing your insurance coverage can make all the difference when a major quake hits.”

Earthquake and Tsunami Risks in the Pacific Northwest

The Northwest region has the second-highest earthquake risk 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.

Despite the risk, only 10 to 20 percent of homeowners in the region carry earthquake insurance.

“Seismologists say Western Washington and Oregon are overdue for a major quake, Brine added. “Without the right insurance, a catastrophic event could be financially devastating for families and small businesses.”

What You Need to Know About Insurance

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.
- You can purchase earthquake coverage as:
 - A **separate policy**.
 - An **endorsement** to your existing policy.
 - Through a **specialty insurer**.
- [Tsunami damage](#) is also not covered under most standard Homeowners, Renters, and [Business Owners](#) insurance policies, but is usually available through a [Flood Insurance](#) policy from the [National Flood Insurance Program](#) (NFIP) (but may be temporarily suspended due to the current shutdown of the federal government) or some private insurers.
- **Vehicle damage** from earthquakes is covered, but only if you carry Comprehensive Coverage on your auto insurance policy.
- **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.

Earthquake and Disaster Preparedness Tips

The [NW Insurance Council](#) and emergency experts recommend the following:

- Consider **Earthquake Insurance** for your home and business.
- Create a **family emergency plan** and evacuation route.
- Build an [emergency kit](#) with:
 - Water and non-perishable food (3 to 14 days).
 - Flashlights, batteries, weather radio.
 - First aid supplies and medications.
 - Copies of insurance policies.
 - Clothing, blankets, and basic tools.
- **Know how to shut off gas**, electricity, and water. Contact your utility provider for instructions.
- Create a [home inventory](#) with photos, receipts, and serial numbers. Store it digitally for easy access after a loss.

During an Earthquake

- Drop, Cover, and Hold on:
 - **Drop** to the ground.
 - **Cover** under a sturdy table or desk.
 - **Hold on** until the shaking stops.
- If you're indoors with no furniture nearby, drop to the floor and cover your head and neck with your arms in an interior corner.
- If driving, pull over, stop, and set the parking brake. Avoid overpasses, bridges, and power lines.
- Visit Washington's Emergency Management Division's [website](#) to learn more.

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.

###