



NW Insurance Council

Consumer Alert

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25 years after Nisqually Earthquake, Northwest residents urged to review insurance coverage

What to Know

- *Standard Homeowners and Business Owners' insurance policies do not cover earthquake damage or tsunami-related flooding, but separate coverage is available.*
- [Comprehensive Coverage](#) protects vehicles from earthquake damage.
- A complete [home inventory](#) of your possessions speeds up the claims process after a disaster.

BOISE, ID, February 24, 2026– Saturday, February 28, marks the 25th anniversary of the 6.8 magnitude Nisqually Earthquake that shook Western Washington's Puget Sound region. The milestone is a reminder that the best time to prepare for the next major earthquake is before it happens.

Following the 2001 Nisqually Earthquake, more than 9,500 insurance claims were filed, and insurers paid more than \$315 million to help policyholders repair homes and businesses. Yet today, most homeowners and many businesses in the region still do not carry earthquake insurance.

A Common and Costly Misconception

Many people assume earthquake damage is covered under standard [homeowners](#) or [business insurance](#) policies. It is not. Earthquake coverage is typically available as a separate policy or endorsement. Deductibles often range from 20–25 percent of a structure’s insured value, which can discourage some buyers, but coverage costs vary widely based on risk factors and building characteristics.

Surveys suggest only 10–20 percent of insured homeowners in Washington and Oregon also carry earthquake coverage.

“Earthquakes are inevitable in our region. Financial devastation doesn’t have to be,” said Kenton Brine, president of NW Insurance Council. “Reviewing your coverage now — before the ground starts shaking — gives families and business owners options. After a disaster, it’s too late.”

The Risk is Real

The Pacific Northwest has the second-highest earthquake risk in the nation. Seismologists warn that a magnitude 8 or 9 event along the Cascadia Subduction Zone, stretching from Vancouver Island to Northern California, could occur at any time.

In addition to earthquake coverage, homeowners should also consider flood insurance. Damage from outside water entering at ground level — including from [tsunamis](#) — is not covered under standard property policies but is available through the National Flood Insurance Program (NFIP) and some private insurers.

“Emergency plans help protect lives,” Brine said. “The right insurance helps protect your financial recovery.”

Insurance Coverage: What You Need to Know

- **Earthquake:** Damage is not covered under most standard homeowners or business policies but is available as [separate coverage](#) or an endorsement.
- **Tsunami/Flood:** Damage is not covered under most standard homeowners, renters, and business owners policies but is available through the [National Flood Insurance Program](#) (NFIP) and some private insurers.
- **Vehicles:** Damage caused by an earthquake is covered if Comprehensive Coverage is included in your auto policy.

Earthquake and Disaster Preparedness Tips

NW Insurance Council offers the following earthquake and [disaster preparedness tips](#):

- **Review your coverage.** Consider adding [earthquake insurance](#) to your home or business coverage.
- **Know what to do.** Follow the safety protocol: Drop, Cover, and Hold On.
- **If you're driving,** safely pull over, avoid overpasses and power lines, and remain in your vehicle.
- **Know your shutoffs.** Know how to shut off gas, electricity, and water if instructed.
- **Document your belongings.** Maintain an updated [home inventory](#) with photos or video stored securely online.
- **Create a family evacuation plan and [emergency kit](#).** Include at least two weeks' worth of water, food, medications, and essential supplies, including copies of your insurance policies.

For more information about earthquake preparation, visit Idaho's [Office of Emergency Management's](#) website. For more information about home, auto, and business 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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