



NW Insurance Council

Consumer Alert

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Oso Landslide anniversary offers sobering reminders, lessons for slide-prone NW

What to Know

- *The Oso Landslide* took the lives of 43 people and destroyed dozens of homes and property in Snohomish County on March 22, 2014.
- *Landslides, mudflows, sinkholes, and other earth movement* are NOT covered by standard homeowners insurance policies, but coverage may be available through a "Difference in Conditions" policy.
- *Property owners should review their insurance* coverage with their agent or company to make sure their homes, vehicles, and businesses are protected.

SEATTLE, WA, March 19, 2026 – The anniversary of the devastating Oso Landslide serves as a powerful reminder of the risks posed by landslides and other natural hazards in the Pacific Northwest.

On March 22, 2014, a massive landslide near the community of Oso in Snohomish County claimed 43 lives, destroyed dozens of homes, and permanently altered the lives of hundreds of families.

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The tragedy also highlighted the need for careful land-use planning, awareness of landslide risks, and proper insurance protection in a region where heavy rainfall, unstable soils, and steep terrain contribute to frequent landslides.

“This is a solemn time to remember the families and friends of those lost in the Oso tragedy,” said Kenton Brine, president of the NW Insurance Council. “While we remember that awful day, we must also continue learning from it, whether that means evaluating development decisions or making sure our homes and families are protected from unexpected disasters.”

Even relatively small landslides can cause severe property damage. A slide may flood a home, damage its foundation, rupture gas or water lines, or destroy structures in its path.

However, many homeowners are surprised to learn that standard [Homeowners](#) and [Business](#) insurance policies exclude damage caused by earth movement, including landslides, mudflows, and sinkholes.

Property owners in slide-prone areas may be able to purchase additional protection through a [Difference in Conditions](#) (DIC) policy. These specialized policies can provide coverage for landslides, mudflows, earthquakes, and floods.

As with any insurance purchase, homeowners should talk with their insurance agent or company to understand what risks are covered and whether additional coverage is appropriate.

Depending on factors such as property location, slope, and other risk conditions, the cost of landslide coverage can vary. In some cases, a homeowner with a \$300,000 home might pay \$1,000 or more annually for a Difference in Conditions policy.

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Some property owners may assume they can rely on federal disaster aid if a landslide occurs. However, federal assistance often comes in the form of low-interest loans that must be repaid, typically in addition to a homeowner's existing mortgage.

If you live in an area where landslides or flooding have occurred in the past, or where terrain and rainfall make slides possible, there are several steps you can take to help reduce your risk.

Landslide Safety and Insurance Tips

- Create a family evacuation plan and make sure everyone knows what to do if a landslide threatens your home.
- Learn to recognize warning signs of potential landslides, including doors or windows that suddenly stick, new cracks in walls or foundations, broken underground utility lines, or bulging ground at the base of a slope.
- Consider installing retaining walls and flexible pipe fittings that can reduce damage from shifting ground or ruptured water and gas lines.
- Maintain a [home inventory](#) of your possessions, including photos, receipts, and serial numbers. Many insurance companies offer mobile apps that help document belongings.
- Damage to vehicles caused by a landslide may be covered if the vehicle owner carries optional [Comprehensive Coverage](#) on their auto insurance policy.
- Personal belongings inside a vehicle damaged by a landslide typically are not covered by standard Homeowners or Renters insurance policies.
- If you have questions about what your policy covers, contact your insurance agent or company.

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- Even if you believe you understand your coverage, scheduling an annual insurance checkup is a good way to review policy limits and coverage options as your life and property change.

For more information, contact [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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