



NW Insurance Council

Consumer Alert

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Annual “Great ShakeOut” reminds Idahoans to be Earthquake ready – don’t forget insurance, too

BOISE, ID, October 13, 2026 – Earthquakes happen almost daily in the Northwest, though most are not strong enough to be widely noticed. But if “the big one” hit today, would you be ready? On Thursday, Oct. 15, at 10:15 a.m. local time, everyone in Idaho is encouraged to Drop, Cover, and Hold On during [2026 Great Idaho ShakeOut](#) – a global earthquake preparedness drill.

This annual event is an opportunity to improve awareness and practice safe steps to take during an earthquake at home, work or school. (To learn more and register, visit www.shakeout.org/idaho/.) And for NW Insurance Council, it is an opportunity to remind homeowners, renters and business owners that damage from earthquakes and tsunamis requires additional insurance coverage, because these perils are **not covered** by standard home, renter and business policies.

“Now is the time to plan and to take action before disaster strikes,” said Kenton Brine, president of NW Insurance Council. “Practicing earthquake safety, having a disaster response plan for yourself and your family, 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 faces some of the highest earthquake risks in the United States. One of the region's most significant threats is the Cascadia Subduction Zone, which stretches from Vancouver Island to Northern California and is capable of producing a magnitude 9.0 earthquake and devastating coastal tsunamis.

Idaho is also a seismically active state, with several major fault lines running through its central and eastern regions.

Despite the risk, relatively few homeowners in the region carry earthquake insurance, leaving many financially vulnerable in the event of a major earthquake.

“The Cascadia Subduction Zone poses a serious threat to communities throughout the Pacific Northwest,” Brine said. “While we can't predict when the next major earthquake will occur, we know the potential consequences could be devastating. Without adequate insurance coverage, families and small businesses could face significant financial losses.”

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, renters 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) 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** with multiple evacuation routes.
- 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 Idaho's Office of Emergency Management'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.

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