



Insurance Tips

Brace yourself for the next earthquake

Earthquakes can't be predicted, but it is possible to prepare for these sudden and sometimes devastating events. Knowing your earthquake risk, taking measures to earthquake-proof your home, and creating an emergency plan will help protect your loved ones and your property when the next earthquake strikes.

Does your state shake?

California and Alaska are well known earthquake hotspots, but earthquakes can happen in all 50 states according to the U.S. Geological Survey. Arkansas, Hawaii, Idaho, Illinois, Kentucky, Missouri, Montana, Nevada, Oregon, South Carolina, Tennessee, Utah, Washington and Wyoming are also high earthquake hazard states. Oklahoma is also experiencing an increase in earth shaking activity. Visit [fema.gov](https://www.fema.gov) to view earthquake hazard maps and assess your risk.

If you're in an area with a high earthquake hazard, consider purchasing earthquake insurance. According to the Insurance Information Institute, homeowners and renters insurance does not cover earthquake damage. Earthquake coverage is available in the form of a separate policy or an endorsement from most private insurers and, in California, from the California Earthquake Authority (CEA).

Once you have the coverage you need, make sure to update your home inventory regularly. Having a recent inventory will make filing a claim easier if disaster strikes. Make sure to keep copies of your inventory online or in a safe place that you easily access.

Take steps to earthquake-proof your home:

- Secure heavy items such as televisions, book shelves and cabinets to walls.
- Place heavier or valuable items on lower shelves.
- Bolt and brace water heaters and gas appliances to wall studs.
- Learn how to shut off the gas valves in your home.
- Don't hang pictures or shelving above your bed or couch to avoid injury from falling items.
- Consider retrofitting your home to strengthen its resilience against earthquakes.

Create an earthquake plan and emergency kits:

- Practice "drop, cover and hold on" with your family. Contrary to popular belief, the doorway is no stronger than the rest of the building. Drop to your hands and knees. Cover your head and neck with your arms. If possible, get underneath and hold on to any nearby sturdy furniture until the shaking stops.

These tips are provided by the Marketing team at CSAA Insurance Group, a AAA insurer.

- Create an earthquake plan with your loved ones, including where the safest places for shelter are at home, work, school and anywhere else you frequent. Discuss where you'll meet after an earthquake and how you'll communicate if separated.
- Create emergency kits for your home and car, and a go-bag with essentials that you can easily grab if you're forced to evacuate your home. You can learn more about what to include in your disaster kits at [ready.gov](https://www.ready.gov).

For more information, talk to a AAA Insurance agent or visit your local branch office.