



# Preparing for an earthquake

## Disasters + Preparedness

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Earthquakes have inflicted damage in all 50 U.S. states. As urban development and other factors increase vulnerability to quakes, it makes sense to minimize their seismic impact on your family and property with these facts and suggestions.

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## About earthquakes and risk

Unlike other disasters such as hurricanes, there are no seasons or warnings for earthquakes. They can happen almost anywhere at anytime.

About 5,000 earthquakes of varying severity occur on Earth in any given year. Over the last 100 years in the U.S., while seismic activity is most commonly associated with California, earthquakes have occurred in 39 states, and have inflicted damage in all 50 states. Indeed, in some areas, such as Oklahoma, where fracking is being used to extract crude oil, there has been an increase in earthquakes, suggesting that these states may be at higher risk as well.

The potential cost of earthquake damage to lives and property has grown due to increased urban development in seismically active areas. The presence of older buildings adds to these costs because the structures may not have been builtâ€™or upgradedâ€™to current building codes.

Everyone, no matter where they live, should understand their earthquake risk and have a disaster recovery plan that includes securing the right type and amount of insurance.

## Earthquakes and insurance

Earthquakes are not covered under standard homeowners or business insurance policies. Earthquake insurance, however, is available in the form of an endorsement to those types of policies. In California, homeowners can also get coverage from the California Earthquake Authority (CEA), a privately funded, publicly managed organization. Earthquake insurance provides for damage caused by the shaking and cracking that can destroy buildings and personal possessions. Coverage for other kinds of damage that may result from earthquakes, such as fire and water damage due to burst gas and water pipes, is provided by standard home and business insurance policies.

In most states, fewer than 10 percent of homeowners currently buy earthquake coverage, suggesting that many who are at risk are uninsured for the potential disaster.

## Minimize earthquake damage to the inside of your property

Whether or not you opt for earthquake insurance for your home or business, a few simple steps can reduce property damage and help protect you and yours from injury.

- Secure bookcases, tall shelving and filing cabinets to nearby walls anchors bolts made for this purpose (this is a good idea in all situations).
- Affix large appliances, such as water heaters, to walls using straps.
- Install ledge barriers on shelves to prevent them from falling off.
- Place heavy items on lower shelves to minimize the amount of damage caused if they fall.
- Use closed screw eyes and wire to securely attach pictures and mirrors to the walls.
- Secure frequently used small, heavy appliancesâ€™such as computers and stand mixersâ€™to desks, tables or countertops. Stow smaller items and desk accessories in cabinets and drawers.

- Install latches on drawers and cabinet doors to keep contents from spilling.

## **Minimize earthquake damage to the structure of your property**

If the structural elements of your home need reinforcement to protect them from seismic activity, consider investing in some of these important and common retrofits:

- Add anchor bolts or steel plates between your home and its foundation.
- Brace the inside of your home's cripple wall (the short wood-stud wall between the top of the foundation wall and the first floor) with sheathing.
- Brace unreinforced chimneys, masonry and concrete walls and foundations.

For more preparedness tips, handy checklists (including ones you can personalize yourself) and evacuation planning advice to cover a variety of disasters, get the I.I.I.â€™s Know Your Plan app. It's a great tool to help get you and your familyâ€™s including petsâ€™ organized and ready to act more quickly if an emergency strikes.

## **Additional resources**

[California Earthquake Authority](#)

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**Next steps: Learn more about insuring yourself against earthquake damage.**

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