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FOR RELEASE ON RECEIPT

October 17, 2018

The Great Shakeout 2018: Are You Ready to Duck, Cover & Hold On?

PCI asks — Do you know earthquake damage is NOT covered under homeowners insurance?

SACRAMENTO, Calif. — Given that all 50 states and the District of Columbia face some earthquake risk, the Great Shakeout Earthquake Drill on October 18, 2018 at 10:18 a.m. is the perfect time to make sure you, your family, or your business is prepared, says the Property Casualty Insurers Association of America (PCI).

“The Great Shakeout Drill provides an opportunity to test your preparedness for an earthquake and assess your overall readiness for natural disasters and other emergencies,” said Christopher Hackett, PCI senior director of personal lines policy. “Homeowners, renters and business owners should assess the risk of earthquakes where they live and consider adding an optional endorsement for earthquake damage to their policy or purchasing a separate earthquake insurance policy. Have a conversation with your insurance agent or company and take steps to reduce the potential that you could face financial ruin due to an earthquake.”

California, Washington, Oregon, Alaska, and Hawaii are the most earthquake-prone states, however, there are active seismic zones in the Midwest and East Coast. In August, a powerful magnitude 6.2 earthquake off Coos Bay in Oregon was felt more than 200 miles away in Portland and the Alaskan North Slope experienced a record-setting 6.4 earthquake, shaking the region in January.

“Earthquake risk is real and something we all need to prepare for both physically and financially, said Hackett. “Many do not realize that earthquake damage is not covered in the standard homeowners insurance policy. It must be purchased as an additional endorsement or separate policy. Even in the most earthquake-prone states, less than 10 percent of families purchase earthquake insurance, which highlights a glaring insurance coverage gap.”

Earthquakes are the least predictable of all catastrophes but that does not mean that you can’t prepare. The Earthquake Country Alliance promotes [seven steps to living in earthquake](#) country.

PCI Tips: How to Be Financially & Physically Prepared:

Be Financially Prepared: Talk to your agent or insurance company. Assess your risk and consider purchasing earthquake insurance. Earthquake policies are available to homeowners and renters.

Make a Kit: Make an emergency preparedness kit with food, water and medications. Remember to consider the needs of seniors, children and pets.

Stay Informed: Keep a radio and fresh batteries on hand.

Make a Plan: Prepare a family evacuation plan, where to go and who to call. Plan what to do if your family gets separated.

Make an Inventory: Take an inventory of your personal possessions. Make a list or take a video of each room in your house.

Secure Furniture: Avoid hazards, secure large objects that could fall and hurt residents during an earthquake.

Earthquake Infographics:

[Consider this when buying earthquake insurance](#)

[Prepare before an earthquake](#)

PCI promotes and protects the viability of a competitive private insurance market for the benefit of consumers and insurers. PCI is composed of nearly 1,000 member companies, representing the broadest cross section of insurers of any national trade association. PCI members write \$220 billion in annual premium, 37 percent of the nation's property casualty insurance. Member companies write 44 percent of the U.S. automobile insurance market, 30 percent of the homeowners market, 35 percent of the commercial property and liability market and 37 percent of the private workers compensation market.

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