After an Earthquake

- Inspect your home, and notify your insurance agent or insurer immediately. Buildings that are older or have previously undiscovered structural weaknesses could be susceptible to damage, so we urge property owners to take a careful look at their structures.

- Keep an inventory of household items, document the damage with a camera and provide this information to the adjuster to help streamline the claims process.

- If earthquake damage makes your home uninhabitable, and your earthquake coverage includes additional living expenses, you may be eligible for reimbursement for certain temporary expenses such as hotels, restaurants, dry cleaning, etc.

- Immediately following an earthquake, insurers often place a temporary moratorium on the sale of new earthquake policies. This moratorium lasts until the risk of aftershocks has diminished.

- Standard commercial property policies typically do not provide coverage for earth movement losses; including damage from earthquakes, landslides, and sinkholes. Business owners should talk with their insurance agent about optional coverage that may be available. Business interruption coverage is complex and will vary by insurer. It is important to read your policy and understand what is and is not covered.

FEMA Safety Tips After an Earthquake

- Check to make sure there are no gas leaks. If you smell gas or hear blowing or hissing noise, open a window and leave building. Turn off the gas at the main outside valve and it must turned back on by a professional.

- Check for damaged electrical wiring. Shut off the power if you see damaged wiring in your house.

- Check for damage to sewage and water lines.

Emergency Contacts:

FEMA
(800) 621-3362
www.fema.gov