

Remember, homeowners insurance policies do not cover damage caused by earthquakes. Earthquake coverage is sold as extra coverage to your homeowners policy. To make sure you can rebuild your life and your home after an earthquake, talk to your insurance agent or company representative about purchasing this additional protection.

Report any property damage to your insurance agent or company representative immediately after an earthquake or other natural disaster and make temporary repairs to prevent further damage. For information about filing an insurance claim after a natural disaster, contact:

YOUR INSURANCE AGENT OR INSURANCE COMPANY

INSURANCE INFORMATION INSTITUTE

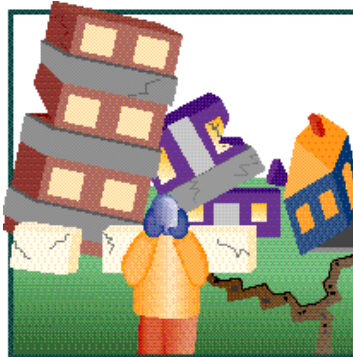
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An initiative of the insurance industry to reduce deaths, injuries, property damage, economic losses and human suffering caused by natural disasters.

ibhs PROTECT YOUR HOME AGAINST EARTHQUAKE DAMAGE



INSTITUTE FOR BUSINESS & HOME SAFETY

California may think it owns earthquakes, but if you live anywhere west or just east of the Rockies, you live in an earthquake zone. If you live along the Mississippi River in the New Madrid region, well, that's an earthquake zone, too. And the southern Appalachians? Yes. New England? Yes. Alaska? Absolutely.

You don't have to lose your home and possessions to nature's shake, rattle and roll. It's never too early to prepare and you can take several basic steps right now to protect your family and your home from disaster.

FIRST THINGS FIRST

1. If you're handy with a hammer and screwdriver, you can secure appliances, furniture and keepsakes yourself. Work involving your home's structure tends

to be quite complex, however, and generally requires the expertise of a registered design professional, such as an architect or engineer, or a licensed building contractor.

2. Before making any structural changes to your home, check with your local building officials to be sure what you're doing complies with local building codes. Experts agree that structures built to meet or exceed current model building codes have a much better chance of surviving an earthquake.

INSIDE YOUR HOUSE

- Anchor bookcases and filing cabinets to nearby walls.
- Install latches on drawers and cabinet doors to keep contents from spilling.
- Install ledge barriers on shelves, place heavy items on lower shelves, and secure large, heavy items and breakables directly to shelves to keep them from falling.
- Use closed screw-eyes and wire to securely attach pictures and mirrors to the walls.
- Attach computers and small appliances to desks, tables or countertops.
- Secure ceiling lights, suspended ceilings and other hanging items such as chandeliers and plants to the permanent structure of your house.
- Apply safety film to windows and glass doors.
- Anchor large appliances to walls using safety cables or straps. Lock the rollers of any large appliances or pieces of furniture.
- Secure water heater(s) to nearby walls.
- Fit all gas appliances with flexible connections and/or a breakaway gas shut-off device, or install a main gas shut-off device. (Check your local building codes to determine whether you may install flexible connectors yourself or whether a professional must install them.)

THE HOUSE ITSELF

An earthquake puts your home's structure to the test: it must absorb the earthquake's energy and provide a stable path to transfer these forces back into the ground. Your home is more likely to pass this test when it is properly tied together. That is, when the roof is attached tightly to the walls, the walls are fastened to each other and, finally, when the walls are braced and anchored to a strong foundation.

If the structural elements of your home need reinforcing, some of the most important and common retrofits include:

- Adding anchor bolts or steel plates between your home and its foundation.
- Bracing 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.
- Bracing unreinforced chimneys, masonry and concrete walls and foundations.

BEFORE AN EARTHQUAKE STRIKES

You can improve the odds of your home surviving an earthquake by taking these precautions, but you won't make it quake-proof. Nor do these measures guarantee your safety. Earthquakes strike with no warning, so take these additional steps to protect yourself and your family as fully as possible:

- Teach everyone to **duck** or drop to the floor, take **cover** under a desk or table and **hold** on to it when earthquake strikes. Remember the phrase: **Duck, cover and hold.**

- Become familiar with your community's disaster preparedness plans and create a family plan. Identify escape routes from your home and neighborhood and designate an emergency meeting place for the family to reunite if you become separated. Also establish a contact point to communicate with concerned relatives.
- Make certain all adult and teenage members of the family know where your gas, electric and water main shutoff controls are and how to turn them off if there is a leak or electrical short. Keep necessary wrenches close by.
- Put together an emergency kit that includes a three-day supply of drinking water and food you don't have to refrigerate or cook; first aid supplies; a portable NOAA weather radio; a wrench and other basic tools; a flashlight; work gloves; emergency cooking equipment; portable lanterns; fresh batteries for each piece of equipment; clothing; blankets; baby items; prescription medications; extra car and house keys; extra eyeglasses; credit cards and cash; important documents, including insurance policies.

WHEN AN EARTHQUAKE STRIKES

- If you are indoors when an earthquake strikes, stay there. Move away from windows, skylights, doors and things that could fall. **Duck, cover and hold** until the shaking stops.
- If you are outdoors, move quickly and safely into the open, away from electrical lines, trees and buildings. Drop to the ground and wait for the shaking to stop.

- If you are driving, carefully and slowly bring your vehicle to a stop at the side of the road away from traffic. Do not stop on or under bridges, under power lines or near roadway signs that might fall. Once the shaking has stopped, you can continue driving, but watch carefully for possible damage to the roadway.

AFTER AN EARTHQUAKE STRIKES

- Check for gas or water leaks and electrical shorts, and turn off damaged utilities. Don't try to turn them back on yourself, however. Have the fire department or gas and electric companies turn the utilities back on when the area is secure.
- Obey evacuation orders from local authorities.
- Be prepared for aftershocks.

For more information about protecting your family and home from earthquakes, check this other publication from the Institute for Business & Home Safety:

IS YOUR HOME PROTECTED FROM EARTHQUAKE DISASTER?

A Homeowner's Guide to Earthquake Retrofit

(Available October 1, 1999)

earthquake