

Earthquake Safety Guide

It is hard to think clearly when the ground beneath you is shaking. With a little advanced planning, though, you and your family can hold steady should the need arise.

There are nearly 20,000 earthquakes around the globe each year—approximately 55 a day. According to the [United States Geological Survey](#), about 16 of those will be major events, with a magnitude of 7.0 or greater. Of course, no one can predict where, or when, those will strike. So it is important everyone to prepare for the worst—and crucial for those who reside in an earthquake-prone area. The prospect of a serious earthquake is certainly a frightening one, but with advanced planning and effort, you can be confident that your family and home are well protected.

Before an Earthquake Strikes

Unlike hurricanes and wildfires, for example, there is no season or warning for earthquakes; they occur suddenly and seemingly randomly. We recommend you put aside just a few hours to make sure you have sufficiently made the necessary preparations. The resulting peace of mind will definitely be worth the investment in time.

How to Prepare Yourself and Your Home:

- *Create a “go” kit—or three:*
Gather essentials in an easy-to-grab bag (see “Your Earthquake Emergency Kit” for a list of useful items on the next page), then keep it in an easily accessible spot in your home. Make two more to stow in your car and at the office. As an additional safety measure, place flashlights, heavy shoes and gloves near beds as well, in case an earthquake strikes at night.
- *Assess your house:*
Bring in a licensed contractor to check for, and shore up, weaknesses in the foundation, roof, masonry walls, and chimney, especially if you live in an older structure. Take the time to locate shut-off valves for water, gas and electric too.
- *Secure large objects:*
Walk through your home with an eye towards anything that could cause damage or injury should the ground beneath it begin to move. Fasten large pieces like bookcases, appliances and, especially, water heaters to wall studs, and use earthquake-safe hooks for mirrors, art and other wall hangings. You should also consider moving heavier

objects to lower shelves, and make sure that whatever is hanging or resting above or near a bed is lightweight.

- *Designate a spot for important papers:*
Keep marriage licenses, birth certificates, wills, deeds and other necessary documents in one secure place, so you can collect them easily if you need to leave in a hurry.
- *Practice safety drills:*
The Earthquake Country Alliance advocates a “Drop, Cover, and Hold On” method (see below for specifics in “During an Earthquake”) to minimize the chance of injury. Run through various scenarios throughout the house with everyone who lives there.
- *Devise a family emergency plan:*
Such a plan should include a strategy for communicating among all immediate family members, including the distribution of a paper copy of relevant phone numbers. Set a meeting place in case people get separated or are coming from different locations. Moreover, be sure everyone knows where the earthquake kit is stored.
- *Make sure you are covered:*
Talk to your broker about earthquake insurance. It is not included in most homeowner policies.

Your Earthquake Emergency Kit:

Compiled by [Ready](#), the U.S. government’s emergency-preparedness campaign, these items will help you through an earthquake or other sudden crisis.

- Clean water, for drinking and sanitation (one gallon per person/day, for at least three days)
- Non-perishable food, such as protein bars, peanut butter and other high-energy products (at least a three-day supply)
- Battery-powered or hand-crank radio, and a NOAA Weather Radio with tone alert
- Flashlight
- First-aid kit
- Extra batteries
- Whistle, to signal your whereabouts
- Dust mask, to filter contaminated air
- Plastic sheeting and duct tape, to shelter in place
- Moist towelettes, garbage bags and plastic ties
- Wrench or pliers, to turn off utilities
- Manual can opener
- Cell phone, with chargers and backup battery
- Local maps, in case your phone can't be charged

When an Earthquake Strikes

Most earthquake-related injuries result from falling objects, collapsing walls, shattered glass or people trying to move in the midst of the event. The shaking ground is rarely the direct cause. Here is how to minimize the potential for harm.

If you are indoors:

Your mantra is “Drop, Cover and Hold On:”

1. Drop to your hands and knees
2. Cover your head and neck with one arm, and crawl to find shelter beneath a sturdy table or desk, if possible.

3. Hold On, to the legs of the sheltering furniture or your head and neck, if you are in the open.

In addition: Move away from windows, skylights and heavy objects that could fall on you; stay indoors until the shaking stops; and avoid using an elevator.

If you are outside:

Find an open area, away from buildings, power lines, trees and street lights, then sit on the ground until the shaking stops.

If you are in a vehicle:

Slowly pull over to the side of the road, turn off the engine, and turn on the hazard lights. Do not park under overpasses, power lines, trees and road signs. If you are on a bridge, continue driving until you can safely pull over on solid ground. And never leave your car.

After an Earthquake Strikes

The immediate aftermath of a quake can be chaotic because of the likelihood of aftershocks and the precarious state of damaged property—and downright life-threatening if you are buried under rubble. Depending on your circumstances, here is what to do next:

If you are trapped:

- Cover your mouth with a piece of clothing or any other available cloth to help filter out the dust you might be inhaling. Alert rescuers by blowing a whistle, if you have one, or tapping on pipes or walls. Try not to shout—again, to avoid inhaling what might be toxic particles. Do not light a match or spark a lighter to increase visibility; there may be gas escaping or other flammable debris nearby. And stay as still as possible until you are discovered, to lessen the chance that the rubble will move.

Get to safety:

- Be careful as you move around the house or building as structural damage might not be apparent. Also, the aftershocks of an earthquake can be equally or more powerful than the original event. If you feel safe inside, check for gas, water and electrical leaks. Usually, though, it is safest to grab your earthquake emergency kit and move outside to a clear, open area.

Triage injuries:

- Assess the well-being of everyone in your party. Use the remedies in the first aid kit packed in your earthquake kit to treat injuries as best you can until you can get professional help.

In any natural disaster, the most important thing to do is follow emergency guidelines and orders. Only after you and your family are out of harm's way should you call your account executive or our 24/7 claims line at **(800) 221-5830** to inform us of your circumstances. We guarantee a quick response and step-by-step guidance throughout the claims process.