



NW Insurance Council

Consumer Alert

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Earthquake rattles Boise, ID and surrounding area

Good to know: Standard Homeowner's policies don't cover earthquake damage – but now is a good time to check your policy and consider adding earthquake insurance to protect your home or business.

SEATTLE, March 31, 2020 – An earthquake preliminarily measured at 6.5 magnitude shook the Boise area Tuesday evening and could be felt across the region, as far northeast as Spokane, WA. While it's too early for reports of any damage, the quake is a startling reminder to take steps now – before disaster strikes – to help protect your home, family and businesses.

Knowing what to do during an earthquake is critical for personal safety. But it's also important to protect your family's financial future, which starts with knowing about Earthquake insurance. Many people are surprised to learn that damage to homes or businesses is **not covered** by most standard homeowners and business insurance policies.

[Earthquake Insurance](#) is available either as a separate policy, as an endorsement to your Homeowners or Renters Insurance policy or through a specialty carrier, such as [GeoVera](#).

According to the [Idaho Geological Survey](#), Idaho has historically experienced two large earthquakes: the 7.3 magnitude Hebgen Lake earthquake in 1959 and the 6.9 magnitude Borah Peak earthquake in 1983.

NW Insurance Council offers the following earthquake and [disaster preparedness tips](#):

- Consider Earthquake Insurance for your home and business. Check with your insurance company, agent or specialty carrier such as [GeoVera](#) to find out about your coverage options.
- Damage **to vehicles** caused by earthquake is covered if owners add optional [Comprehensive Coverage](#) to their auto policies. Damage to personal contents **inside a vehicle** is covered under standard Homeowners or [Renters insurance](#).
- When an earthquake strikes, remain indoors and use the internationally recognized protocol: “**Drop** to the ground, **Cover** by getting under a sturdy desk or table **and Hold** on until the shaking stops.”
- Disaster experts say do not run to another room to get under a desk or table if one isn’t near you. Instead drop to the ground in an inside corner of the building and cover your head and neck with your hands and arms.
- Know where and how to shut off electricity, gas and water at main switches and valves following an earthquake. Check with your local utilities office for instructions.
- Create a family evacuation plan and develop a family [emergency survival kit](#) that includes at least a three-day supply of drinking water and food you don't have to refrigerate or cook. (Emergency management experts say two weeks’ worth of supplies is even better.) The kit should also contain first aid supplies, a weather radio, batteries, clothing, blankets, medicine, copies of your insurance policies and some basic tools.

- Maintain an inventory of all your possessions, including descriptions, serial numbers, purchase dates, amounts and receipts – as detailed as possible. Even walking through your home and garage with a camera or smart phone and recording information to store online for later access can help speed the insurance claims process after a devastating loss. Home inventory software for your laptop or smart phone is available online or from many insurance companies.

For more information about how to protect yourself and your property from an earthquake, tsunami or other disasters, visit [NW Insurance Council](#) or call NW Insurance Council at (800) 664-4942.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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