



NW Insurance Council

## *Consumer Alert*

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**Release Date: 10-10-2023**

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# Earthquake strikes Western Washington: What to know about preparation and insurance coverage

*PORTLAND, OR, October 10, 2023* – A 4.3 magnitude earthquake gave Western Washington a minor shake Sunday evening. The quake serves as a reminder for those living in earthquake-prone areas to take steps now – before disaster strikes – to help protect your home, family and business.

The Northwest region has the second highest risk of earthquake in the United States, and the Washington and Oregon coastlines have the highest risk of tsunami anywhere in the continental United States. Southern Idaho has also experienced several earthquakes in recent years.

Pacific Northwest residents are urged to prepare now in case a major quake strikes. Homeowners and Business Owners in the region also need to make sure they know what is and is not covered under their Home and Business Insurance policies.

“Awareness and preparation are key to protecting your loved ones if a major earthquake strikes, which is why we encourage people to plan ahead and be ready,” said Kenton Brine, NW Insurance Council President. “Be ready with a plan for your family and with

supplies you may need, but don't forget to be financially prepared with savings and insurance to help you recover and rebuild if the worst happens.”

Here's what Washington, Oregon and Idaho residents need to know about earthquake safety planning and insurance coverage:

- Standard [Homeowners](#) insurance, [Renters](#), Condominium or [Business Owners](#) policies do not include coverage for damage from an earthquake or other earth movement (such as landslides, mudflow and sinkholes), or flooding from a tsunami, but separate coverage is usually available. Check with your insurance company, agent or a specialty carrier to find out about your earthquake and earth movement coverage options.
- [Flood Insurance](#) is available through the National Flood Insurance Program (NFIP) and may also be available from insurance companies in your area. Check with your agent or insurance company for more details and remember that there is often a 30-day waiting period before new flood policies take effect – so don't wait for the tsunami to come before you consider this critical coverage.
- Damage to vehicles caused by earthquake or tsunami is covered if owners add optional [Comprehensive Coverage](#) to their auto policies.
- A complete [home inventory](#) of your possessions will help you and your insurance company get through the claims process more quickly.
- It's essential to have a home or business [safety plan](#), and to store food (for humans and pets), water, medicines and other essentials to last **at least 3 days**.
- 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.”

The annual International Shakeout Day this year will take place on Thursday, Oct. 19, when people and organizations worldwide will participate in earthquake drills at school, work, and home. To learn more, visit [www.shakeout.org](http://www.shakeout.org)

For more information about earthquakes, insurance and preparation, visit NW Insurance Council's website at [www.nwinsurance.org/earthquake](http://www.nwinsurance.org/earthquake) or contact NW Insurance Council at (800) 664-4942 or [info@nwinsurance.org](mailto:info@nwinsurance.org)

*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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