



Recovering from an earthquake

Know what to do immediately following a seismic tremor to protect yourself and your family

Disasters + Preparedness

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Earthquakes happen without warning and they can cause damage even in areas where tremors aren't a known issue. If you've experienced a seismic event, here's what you need to do to be safe in the aftermath.

Protect yourself and your family

An earthquake can be sudden and frightening. Once the tremor is over make sure you and your family are safe to move around:

- First check to be sure that no is injured. Start first aid for any injuries and/or get medical attention immediately, if necessary.
- Be prepared for aftershocks, which are normal following an earthquake.
- Stay away from beach areas because of the danger of tsunamis (large seismic sea waves) that can happen after, or as the result of, an earthquake.

Protect your property

Depending on the severity of the tremor, the soundness of your utilities and your home's structure may be in question. System vulnerabilities in your home can cause fires and water damage in the wake of an earthquake, so check the following and remember that if there is any question about safety, vacate the premises.

- Examine utility lines and appliances for damage. If you smell gas, open the windows and turn off the main gas valve. Do not turn on electric lights or appliances until the gas has dissipated. They can cause sparks that might ignite the gas.
- If you see that electrical wires are shorting out, turn off the power.
- If you notice flammable liquid spills inside your property (say, from paint thinners that have fallen off a garage shelf) and you are able to safely clean them up, do so. If the spill is substantial (for example, from an oil burner leak), call in a professional and vacate the premises.
- Check to see that sewage lines are intact and working before flushing toilets.
- Check chimneys for cracks or other damage before using them.

Protect your financial interests

Earthquake coverage needs to be purchased as an endorsement to a standard homeowners insurance policy, though typical homeowners coverage pays for damages such as post-earthquake fire damage or burst pipes.

- Notify your insurance professional as soon as possible. If you have vacated the premises, make sure your representative knows where to contact you.
- Take pictures of damaged property and keep notes. Ideally, you'll have already created a home inventory and have it handy to help your insurance agent and adjuster assess the damages.
- Don't allow yourself to be rushed into signing repair contracts. Deal with reputable contractors. If you're unsure about a contractor's credentials, contact your claims adjuster, the Better Business Bureau or your Chamber of Commerce for referrals. Make sure the contractor you hire is experienced in repair

work, not just new construction. Before you sign a contract with someone doing repairs, be sure of payment terms and consult your insurance professional or adjuster with any questions about how your insurance settlement will be paid.

Next steps link: As always, it helps to be prepared?learn how to protect yourself*before* an earthquake hits.

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