

# **MEDIA ADVISORY: Are You Prepared For the Great California Shakeout? Your Questions About Earthquake Preparedness and Insurance Answered**

October 12, 2015

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## **IN THIS PRESS RELEASE**

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**LOS ANGELES, CA, October 12, 2015** – Reporters covering the Great California ShakeOut are encouraged to contact the Insurance Information Institute (I.I.I.) for information on insurance coverage and earthquake preparedness tips. I.I.I. experts are also available for media interviews in English and Spanish.

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Each year the Southern California Earthquake Center (SCEC) and the Earthquake Country Alliance organizes the Great ShakeOut event reaching over 10 million Californians and 2.2 million people worldwide. Schools, businesses, government agencies, organizations, communities, and homeowners can participate by practicing Drop, Cover, and Hold On and some will even experience earthquake simulations.

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The I.I.I.'s California representative Janet Ruiz, (Cell: 707-490-9365) and Elianne González, the I.I.I.'s Hispanic press officer (cell: 954-684-4410) are available for live and taped media interviews in English and Spanish. They can discuss both earthquake preparedness and earthquake insurance. Ruiz and González will be in Los Angeles October 13-15 to participate in the Great California ShakeOut events at the SCEC on the USC Campus.

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# Three Ways to Prepare For a Quake

1. Know what to do during an earthquake. Participate in an earthquake drill and practice your emergency plan with your family.
2. Have an up to date home inventory. Use the I.I.I. Know Your Stuff free mobile app that simplifies making a home inventory.
3. Protect yourself financially with the right amount and type of insurance. Renters and homeowners earthquake policies offer coverage for additional living expenses, contents and structural damage to a home or business.

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## Earthquakes and Insurance

A 2014 I.I.I. survey reveals that only 7 percent of homeowners nationwide report having earthquake coverage, down from 10 percent previously. In California where nine of the 10 most costly U.S. earthquakes occurred, only 10 percent have earthquake coverage, down from 22 percent in 2013.

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Earthquakes are not covered under standard U.S. homeowners and renters or business insurance policies. Earthquake insurance, which provides protection from the shaking and cracking that can destroy buildings and personal possessions, is generally available in the form of a supplemental policy that can be purchased from a private insurance companies or from the California Earthquake Authority (CEA), a privately funded, publicly managed organization.

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The I.I.I. has the following online resources available to reporters:

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### RESEARCH AND ANALYSIS

- Earthquakes and Tsunamis
- Earthquakes: Risk and Insurance Issues

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### CONSUMER INFORMATION

- The California Great ShakeOut; Drop, Cover, Hold On
- El Gran ShakeOut
- Seven Steps to Earthquake Preparedness
- California Earthquake Authority

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### VIDEOS

- Evacuation: The 10-Minute Challenge
- Home Inventory Software

- Renters Insurance
- Disaster Planning with Pets

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*The I.I.I. has a full library of educational videos on its You Tube Channel. Information about I.I.I. mobile apps can be found here.*

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