

California's Seismic Risks Remain 50 Years After Sylmar Quake

February 8, 2021

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NEW YORK, Feb. 8, 2021—Five decades have passed since a deadly earthquake struck Los Angeles County yet the lessons learned from 1971's Sylmar Quake remain relevant in 2021, according to the [Insurance Information Institute](#) (Triple-I).

In a [video produced to mark the anniversary](#) of the Feb. 9, 1971 Sylmar Quake, the California Earthquake Authority (CEA) highlighted [the importance today of retrofitting homes](#) to withstand severe shaking. The CEA notes California residences built prior to 1980 are more vulnerable to earthquake-caused damage because many of them were constructed [with a raised foundation](#).

“The potential cost of U.S. earthquakes has been growing because of increasing urban development in seismically active areas and the vulnerability of older buildings, which may or may not have been built or upgraded to current building codes,” said Janet Ruiz, the California-based Director, Strategic Communications, Triple-I.

More than 60 people died directly due to the Sylmar Quake, which also caused hundreds of millions of dollars in property damage, the [U.S. Geological Survey](#) (USGS) reports. The earthquake's epicenter was about nine miles north of San Fernando, Calif.

“On the 50th anniversary of the Sylmar Quake, California’s homeowners, renters, and businesses should financially prepare for the possibility of an earthquake,” Ruiz stated.

The CEA and private homeowner’s insurers offer earthquake insurance policies which cover quake-damaged property and personal possessions belonging to homeowners and renters. These earthquake policies also include additional living expenses (ALE) coverage in the event an insured structure is uninhabitable due to earthquake-caused damage. The CEA was formed after 1994’s Northridge earthquake in California, the costliest seismic event in U.S. history, as defined by insured losses.

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