



Earthquake Preparedness: A Basic Checklist

Every year, thousands of property owners and their families are affected by natural disasters such as earthquakes, flood, fire, tornado, wild fires and windstorms. The research consortium, IRIS, reports that earthquakes occur regularly around the globe in varying degrees of strength on the Richter Scale. Magnitude 2 or smaller earthquakes occur several hundred times a day worldwide. Earthquakes greater than magnitude 7 happen at least once per month, and magnitude 8 and higher typically occur once per year.

Following is a checklist, compiled by USI's Personal Risk Specialists, on preparing for an earthquake, and what to do (or not do) before, during, and after an earthquake.

Before an Earthquake

- Prepare and practice emergency drills and evacuation plans for home, work and school.
- Develop an emergency communication plan for contacting your family. Cell towers within an affected area are often overloaded.
- Anchor heavy furniture, cupboards and appliances to walls or floor.
- Secure televisions, art and collectibles that hang on walls.
- Purchase a battery powered radio and extra batteries.
- Gather emergency supplies including first aid kit, medicines, fire extinguisher, whistle, non-perishable food and water (one gallon of water per person for at least three days).
- Conduct an annual insurance checkup to make sure properties, including valuable personal assets, are covered for earthquake damage.
- Store relevant documents such as phone numbers, medical providers, statements, receipts, copies of passports and birth certificates in the cloud so they can be accessed from anywhere.
- Learn how to turn off the gas, water and electricity to your home.
- Consider the needs of all family members, including pets, and add supplies as needed.

During the Earthquake

- Stay calm! If you're indoors, stay indoors, if you're outside, stay outside.
- Follow emergency evacuation route as provided by officials.
- Inside, stand against a wall or under heavy furniture. Stay away from windows and outside doors. Outside, stay away from power lines or anything that might fall. If you're in a car, stop the car and stay inside until the earthquake stops.
- Turn off all utilities at the main power switch and close the main gas valve if evacuation appears necessary.
- Do not light a match or use candles. Broken gas lines may ignite.
- Listen for disaster updates on the radio.

After the Earthquake

- Check yourself and others for injuries and administer first aid.
- Check water, gas and electrical lines for damage.
- Evacuate immediately if you smell gas and alert authorities.
- Turn on radio.
- Stay away from damaged buildings, beaches and debris.
- Contact your broker to begin the process of filing a claim.

This checklist provides basic practical steps that can be taken to protect you, your family and your personal property in the event of a natural disaster. It is not intended to be an exhaustive list. For a more comprehensive, personalized assistance on disaster preparedness, contact your local USI Personal Risk Specialist.

For further information on earthquake preparedness, visit ready.gov.