

RISK MANAGEMENT

# Earthquake Preparation Guide

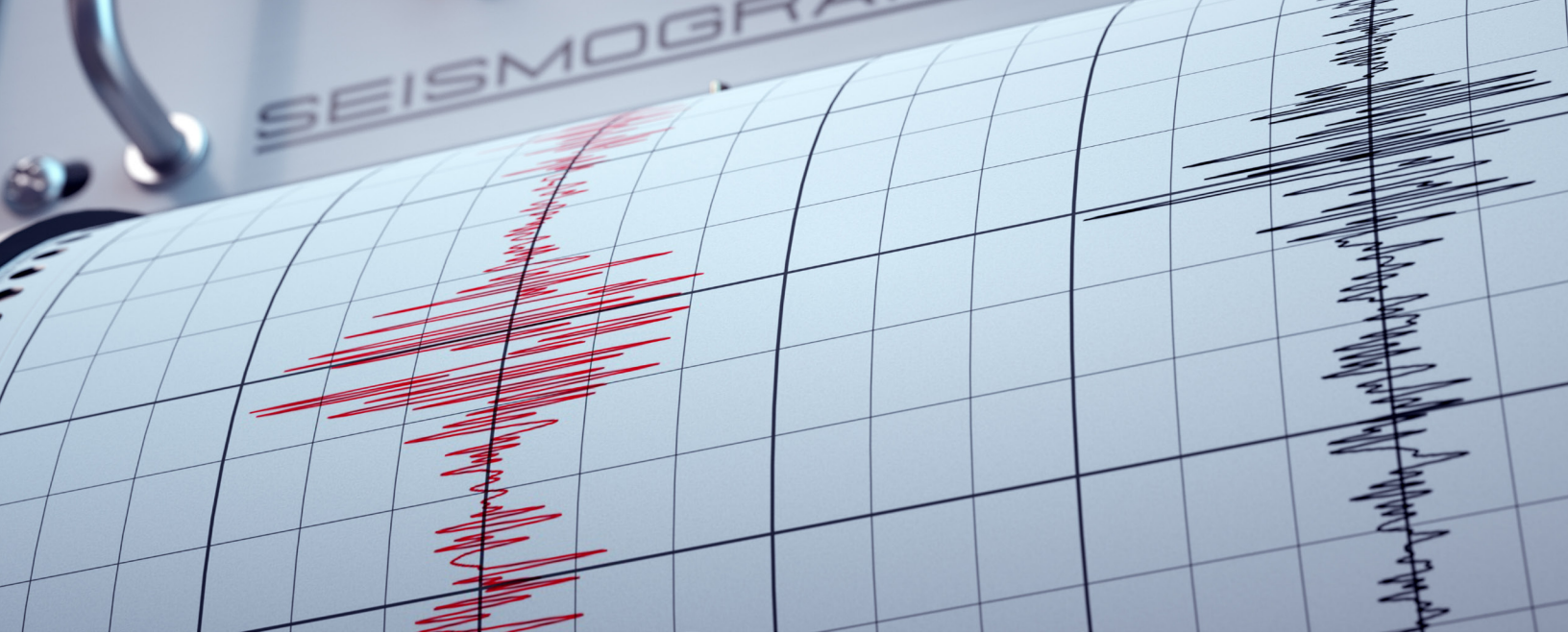
for Businesses and Homeowners





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# What is an Earthquake?

An earthquake is a geophysical event characterized by abrupt ground motion resulting from the release of accumulated strain energy within the Earth's lithosphere. This energy propagates as seismic waves, which are generated when tectonic stress causes rock masses to deform and subsequently fracture along fault lines. The displacement, or “slip,” typically occurs in narrow zones of weakness at plate boundaries, where tectonic plates interact to form the Earth's crust.

Seismic activity can induce significant alterations in geological structures, compromise the integrity of built infrastructure, and pose risks to human and animal life. Although ground-level impacts are immediate and visible, the most consequential effects often manifest in coastal and oceanic regions.

Earthquakes frequently trigger geomorphological transformations, including:

- Groundwater displacement
- Liquefaction of unconsolidated sediments
- Landslides
- Mudflows

These secondary effects can result in extensive damage to civil infrastructure such as buildings, transportation networks and utility systems. The magnitude and intensity of an earthquake directly influence the extent of structural and environmental damage.

A critical hazard associated with seismic events is the generation of tsunamis—large oceanic wave systems capable of causing widespread destruction in coastal zones.

Seismic events predominantly occur within defined tectonic belts. The most seismically active region is the **Circum-Pacific Seismic Belt**, commonly referred to as the **Pacific Ring of Fire**. This zone encircles the Pacific Ocean and is responsible for approximately 80% of the global seismic energy release. The belt is also strongly correlated with volcanic activity due to its location along convergent plate boundaries.





## Coverage Considerations



### Earthquake Insurance typically covers:

- **Structural damage to the home** includes damage to the foundation, walls, and attached structures like garages
- **Damage to personal belongings** helps replace or repair furniture, electronics, and other household items damaged by the earthquake
- **Additional living expenses (ALE):** if your home becomes uninhabitable due to earthquake damage, ALE coverage helps with temporary housing and other living costs
- **Aftershock damage:** some policies also cover damage from aftershocks within a specified timeframe (e.g., 72 hours)



### Earthquake Insurance typically does not cover:

- **Landscaping and outdoor features:** Damage to gardens, trees, fences and swimming pools is usually excluded
- **Vehicles:** Auto insurance handles earthquake-related vehicle damage
- **Damage caused by related hazards:** Flooding, tsunamis, landslides, or fires resulting from an earthquake are often not covered by earthquake insurance alone



# Proactive Safety Checklist for Businesses and Homeowners

## Businesses

### Pre-Event Planning

- ☐ Have seismic safety inspections of the building conducted
- ☐ Bolt shelving, file cabinets and equipment to walls or floors
- ☐ Create an emergency action plan and train employees in evacuation and safety protocols
- ☐ Identify safe locations inside the workplace for “drop, cover and hold on”
- ☐ Back up critical business data and store it off-site or in the cloud
- ☐ Keep emergency kits in accessible areas, including first aid, flashlights, radios and basic tools

### During an Earthquake

- ☐ Instruct employees to drop, cover, and hold until the shaking stops
- ☐ If operating machinery, turn it off safely before taking cover

### Post-Event Recovery

- ☐ Account for all staff and visitors
- ☐ Check for hazards before resuming operations
- ☐ Document and report damages for insurance claims
- ☐ Communicate with employees, suppliers and customers about operational status
- ☐ Coordinate with local authorities for building inspections

## Emergency Kit Checklist

- ☐ Water (potable one gallon per person per day for at least 3 days)
- ☐ Non-perishable food (3-day supply minimum)
- ☐ First aid kit
- ☐ Flashlights and extra batteries
- ☐ Portable radio (battery or hand-crank)
- ☐ Whistle to signal for help
- ☐ Dust masks, plastic sheeting, and duct tape
- ☐ Wrench or pliers for utility shut-offs
- ☐ Local maps and important contact numbers

## Homeowners

### Before an Earthquake

- ☐ Have a plan and hold a family earthquake drill
- ☐ Secure heavy furniture, appliances, and wall-mounted items to prevent tipping
- ☐ Anchor water heaters to the wall studs
- ☐ Store breakable items in low, closed cabinets
- ☐ Create an emergency plan and discuss safe “drop, cover, and hold on” spots in each room
- ☐ Keep a fully stocked emergency kit with water, food, flashlight, extra batteries, first aid supplies, medications and important papers
- ☐ Identify safe exits and alternate routes
- ☐ Learn how to turn off gas, electricity, and water





## During an Earthquake

- ☐ **Indoors:** Drop, cover, and hold on under sturdy furniture or against an interior wall away from windows and glass
- ☐ **Outdoors:** Move to an open area away from buildings, trees, streetlights, and power lines
- ☐ Stay in place until the shaking stops
- ☐ Avoid using your vehicle or appliances
- ☐ Check for injuries

## After an Earthquake

- ☐ Check yourself and others for injuries and provide first aid as necessary
- ☐ Inspect for gas leaks, electrical hazards, or water line breaks
- ☐ Listen to battery-powered radios for official updates
- ☐ Avoid entering damaged structure
- ☐ Be prepared and expect aftershocks
  - Aftershocks are smaller earthquakes that come after larger ones
  - It is important to stay covered in the event of an aftershock
- ☐ Seek higher ground and go inland if at risk for tsunamis
  - If at risk for a tsunami, get to higher ground and evacuate immediately
- ☐ If you are trapped, make noise and attract attention to yourself
- ☐ Take care of any wounds or injuries
  - Grab your first aid kit to help wounds and prevent infection
- ☐ Help others in need
  - If you are not injured, check those around you to see if they need help
- ☐ Listen to emergency information
  - Listen to radio or emergency alerts
- ☐ Use flashlights if power is lost
- ☐ Drink safe water
- ☐ Stay away from power lines
- ☐ Do not enter damaged buildings
- ☐ Take care of your emotional health
- ☐ Check appliances for damage

Connect with our Brown & Brown team to learn more about coverage for your business and home.



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