


# Preparing for the Unpredictable Disaster: Protect Your Home & Loved Ones from Earthquakes



Earthquakes are the most unpredictable natural disaster and can have devastating effects on homes, buildings, assets and people. The shaking from stronger earthquakes damages buildings, gas lines, and power grids, or even triggers other natural disasters like fires, floods, and avalanches. People can also get seriously injured from fallen objects or the weight of rubble if a structure collapses on them.

Unlike weather events, earthquakes rarely present any warning – making it hard to prepare. Thankfully there are things you can do before, during, and after an earthquake to manage and respond to any damage that might happen if disaster strikes.



## BEFORE: PREPARE FOR A FUTURE EVENT

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### Identify and eliminate hazards

- Secure shelves, furniture, electronics, appliances, and heavy items that might fall over, to the walls or floor with hardware and tethers.
- Avoid storing heavy items on shelves that can fall and hurt someone.
- Place breakable items, like glass, art, or light fixtures on or near the ground.
- If you do hang items on the walls or ceiling, make sure they're securely fastened and away from where people sit whenever possible.
- Move seats and tables away from large glass windows.
- Don't place items that could fall in or near hallways.



### Make your home safer

- Work with a reputable contractor to earthquake-proof your home and any other structures on your property.
- Find out how long structures in the area have been subject to seismic design provisions.
- If your home is older, consider investing in seismic retrofitting.
- Secure nonstructural items, like water heaters, with anchors or braces.



### Have an emergency preparedness kit

- At a minimum, supplies should include a medical kit, flashlights, dust masks, a whistle, a battery-powered radio, non-perishable food, and water. [View a comprehensive guide here.](#)
- Store the kit in a safe, easily accessible place.



### Review your insurance with your broker

- It's possible to mitigate the financial burden of earthquakes with insurance.
- [Contact us](#) to learn about earthquake insurance.



## Create an earthquake family emergency plan

- Create a comprehensive plan that outlines everything household members need to know to stay safe during and after an earthquake.
- Have a family meeting to make sure everyone knows what to do during an emergency.
- Learn how to drop, cover, and hold for safety.
- Make sure everyone knows the location of all safety gear, such as emergency preparedness kits and fire extinguishers.
- Teach household members how to turn off utilities, especially gas.
- Establish primary and backup meeting places for emergencies, and make sure everyone knows the addresses of these places.
- Make sure your house's number is clearly visible in case emergency vehicles need to locate you.
- Think about household members with disabilities or mobility issues to ensure they have the help they need during an earthquake.
- Determine an emergency contact.

## DURING: DROP, COVER, HOLD

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### Drop, cover, and hold

- Drop, cover, and hold in a safe place. Drop to cover your hands and knees, cover your head and neck with your arms, and hold until the earthquake ends.
- If there isn't sturdy shelter nearby, move away from windows, glass, or anything that can fall on you.
- If you're outside, move away from buildings, streetlights, poles, and utility wires.
- If you're in a moving vehicle, move away from buildings, utility wires, and overpasses, then stop and stay in the car.
- Check to see if you or people around you have been hurt and need help.





## AFTER: PROCEED WITH CAUTION

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### Proceed with caution and activate your EAP

- Move carefully and keep an eye out for things that have fallen or broken.
- Be on the lookout for aftershocks.
- Watch out for fires since they're the most common earthquake-related hazard.
- Always use stairs, not elevators, to exit any building.
- Account for all family members, and find medical help for anyone who needs it.
- Shut off utilities, such as gas, electricity, and water.



### Assess the damage

- Think of ways to improve upon your family emergency plan.
- If your home was damaged, address these weaknesses when rebuilding and make sure that it's built with seismic reinforcements.
- Look for ways to improve how you secure things within your home.

When disaster strikes, it's important to have a risk management strategy and insurance coverage in place to best protect your assets and recover quickly. [Contact us](#) to learn more about your options.

