

5.1 Southern California earthquake reminds Californians to be prepared for the Big One

CA GOV - Department of Insurance

FOR IMMEDIATE RELEASE: March 29, 2014 Notice to Consumers

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Earthquake insurance can help residents repair, rebuild, or replace

LOS ANGELES, Calif. – The 5.1 La Habra earthquake was significantly more powerful than the 4.4 magnitude trembler on St. Patrick’s Day in Los Angeles. These events serve as a reminder of the importance of purchasing earthquake insurance, having an emergency plan with adequate supplies for your family, and to retrofit older homes that may not be tied down to the foundation.”

The 5.1 earthquake in La Habra is a reminder to Californians of the need for preparation before catastrophic events strike,” said Commissioner Dave Jones. “I extend my sincere concern and sympathy for those who incurred a personal injury or are dealing with damage to their homes and personal property as a result of this earthquake. The topography of California is dramatic and beautiful, but this should be a constant reminder that earthquakes can strike at any time, along any fault line, and typically when we least expect it. This reality underscores the importance for Californians to take some very simple, but very effective precautionary steps before it is too late.”

To find important information about preparing for a disaster, please visit the web site of the California Department of Insurance or call our toll-free consumer hotline at 1-800-927-HELP.

Earthquake preparedness includes, but is not limited to, the following:

- Review your insurance policies at least once each year with your agent or broker to ensure that they provide adequate coverage.
- Consider purchasing an earthquake policy if your home is in an earthquake-prone area, and is more susceptible to earthquake damage such as older or multi-story homes, or homes on soft soil or a slope.
- Take measures to retrofit your home to increase your safety during an earthquake.
- Bolting your home’s wood frame to the foundation can prevent damage resulting from the structure sliding off its foundation. And for houses on raised foundations, the bracing of “cripple walls” can also reduce damage from earthquakes.
- Brace your water heater to minimize the risks of fire and water damage caused by water heaters that topple during earthquakes.
- Mobile home owners should use earthquake-bracing systems to reduce the chance of damage from homes slipping off support jacks.

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the “Find Help” section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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Fasten cupboard doors with child-proof latches to prevent them from opening and spilling their contents.

- Fasten bookcases, mirrors, televisions and other tall or heavy objects to wall studs.
- Gas appliances should have flexible attachments, and family members should be familiar with gas shut-off techniques.

For more earthquake preparedness tips, go to www.redcross.org and <http://earthquake.usgs.gov/prepare/>. Most homeowners' and renters' policies do not cover damage from earthquakes. Under California law all insurers selling residential property insurance are required to also offer earthquake coverage subject to minimum dwelling, personal property and additional living expense limits. Dwellings must be covered but other structures such as outbuildings, swimming pools, and masonry fences may be excluded.

Media Notes: California Department of insurance consumer guide to earthquake insurance
FEMA: Tips for before, during and after an earthquake
CEA: Seven steps to earthquake safety
The California Earthquake Authority (CEA) was formed to provide earthquake insurance to residential property owners including homeowners, individual condominium unit owners, mobile homeowners, and renters. Currently, insurance companies participating in the CEA underwrite more than 70 percent of the residential property insurance sold in California. It is important to note that consumers cannot purchase a CEA policy unless their current insurer belongs to the CEA, while those insurers that are not part of the CEA can sell consumers their own policy. Both the CEA, and insurers not in the CEA, may offer coverage beyond the minimum limits required in statute.

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