

Department of Insurance responds to assist residents following Napa quake

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Department's consumer services and enforcement teams on site to assist NAPA, Calif. – The 6.0 earthquake that struck the Napa valley in the pre-dawn hours Sunday, causing widespread damage and injury is a stark reminder that we live in earthquake country and California residents need to prepare for the inevitable by having an emergency plan with adequate supplies to survive the first few days and consider how best to secure their biggest asset-their home-from devastating loss either through retrofitting or purchasing earthquake insurance. Officials from the department's consumer services, fraud and investigations enforcement teams are in Napa to assist consumers with any questions or concerns as they begin the insurance claim process and to ensure insurers are providing appropriate assistance for consumers. "I extend my sincere concern and sympathy for those who experienced injury or are dealing with damage to their homes and personal property caused by the Napa quake," said Insurance Commissioner Dave Jones. "Mother nature has given us numerous warnings to prepare for earthquakes, which we all know can strike anytime. This reality was underscored by Sunday's temblor. Californians must stop to take some very simple, but very effective precautionary steps before the next quake strikes." 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. Mobilehome owners should

use earthquake-bracing systems to reduce the chance of damage from homes slipping off support jacks. 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/learn/preparedness.php>. 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.