

[Disaster Readiness in San Diego](#)

Earthquake, typhoon, wildfire.

“What I see from other parts of the world, even the nation, I think California could learn more,” reflected University of California, San Diego Professor José Restrepo. The director of Operations for the Charles Lee Powell Structural Laboratories lived through a 7.2 magnitude earthquake in Columbia in 1979, which fueled his interest in structural engineering.

He says the main focus now is: “What do we do with older buildings?”

In San Diego, Restrepo says homes and other multi-storey buildings constructed before the 1970’s will be at risk in a temblor.

“I think most of our schools, hospitals, and universities are well prepared to handle an emergency.” As will most bridges. But the real test of emergency preparedness comes in the first 72 hours.

“If you can prepare and take care of the people that you love, and yourself, then you’re best able to help your neighbors,” says Therese Rymer, a Registered Nurse who heads UCSD Medical Center’s Emergency Preparedness and Response Program.

She says abrasions, and head traumas are common during an earthquake. “One of the largest number of injuries out of the Northridge earthquake so many years ago was actually glass cuts to the feet.”

Flashlights, whistles, water and medical supplies are necessary objects in a survival kit, however, Karen Reimus, from the non-profit group United Policyholders, says don’t forget about insurance.

“It’s one of the most important components in recovering from a catastrophic loss.”

Reimus says about 60 percent of people are underinsured.

“I think you need to protect yourself to the best degree that you can, and not count on charitable assistance.”

But in California, coverage is expensive. According to Commissioner Poizner’s officer, between 12 and 13 percent of Californians have earthquake insurance. However, the U.S. Geological Survey predicts a 6.7 magnitude or higher earthquake is likely in Southern California in the next 30 years.

“If you’re in proximity to a fault, you’ve got equity in your home, and if you don’t have enough money to repair or replace if you suffer an earthquake loss, it’s a good investment.”

An average deductible on an earthquake insurance policy in San Diego could be as high as \$60,000 out of pocket. Some low interest loans are available through the government to help pay that deductible but some may not qualify.