

# Do You Rent? Take These Steps To Prep Before The Next Quake

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A big earthquake could strike Southern California at any time. If you're a renter, you need to take steps to make surviving and rebuilding your life a bit easier.

At the bare minimum

Check out FEMA's earthquake prep list and buy earthquake supplies.

Protect yourself financially

Get renters insurance (and make sure that it includes earthquake coverage), because the odds are that your landlord's insurance won't cover what happens to you.

"Insurance is always the best bet," said Robert Barker, a FEMA spokesperson who pointed out that the federal government isn't likely going to give you enough money to rebuild your life.

Document all your stuff

Before you decide the amount of monetary coverage you need, do a rough inventory of the things inside your home. Walk around and film what you own, listing off items and where they came from.

"People almost always underestimate the value and extent of what they have," said Amy Bach, executive director of United Policyholders, a consumer advocacy non-profit.

Other insurance considerations

Just in case you have to abandon your current place, make sure that your insurance plan will cover current rental market rates in your area. And if you have to replace stuff, it's better to have replacement value coverage (not actual cash value), as it should pay for new items.

More quake prep resources

## THE BIG ONE IS COMING. GET PREPARED

We don't want to scare you, but the [Big One is coming](#). We don't know when, but we know it'll be at least 44 times stronger than Northridge and 11 times stronger than the Ridgecrest quakes in 2019. To help you get prepared, we've compiled a handy reading list

- [Your Guide To Surviving The Big One](#)
- [For Earthquakes, Forget The 'Go-Bag.' Here's How To Prepare](#)
- [How To Not Get Life-Threatening Diarrhea After A Major Earthquake](#)
- [10 Earthquake-Related Questions To Ask Your Landlord Immediately](#)
- [How To Prepare For An Earthquake If You Have A Disability](#)
- [Listen to our Podcast The Big One: Your Survival Guide](#)

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