

Mind the Gap



This is your friendly reminder that earthquake damage is NOT covered by your home or renters insurance policy unless you've paid extra for that protection. UP keeps tabs on earthquake insurance options and we recently moderated a National [“Mind the Gap” Earthquake Insurance Forum](#) in Memphis, TN.

Earthquake questions you need answers to:

Do you live near an earthquake [fault](#)? Does your home's specific location or style of construction make the risk of damage greater? CA, OR and WA residents can download the free [MyShake App](#) to get early warning alerts.

What's your plan for paying for repairs and temporary housing if you're not carrying earthquake insurance? Visit insureagainstearthquakes.org to make a plan. United Policyholders is proud to be a contributing resource to this free public information hub, and to [FEMA's Earthquake Insurance Preparedness](#) guidance.

Get a quote to insure your property for earthquake damage: Use our [Earthquake Insurance Shopping Guide](#) to compare options “apples to apples.” The higher the deductible, the lower the cost. Here are a few options to start shopping:

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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- [California Earthquake Authority](#) – (California Only)
- [GeoVera](#) – With a quote you also get a home replacement cost estimate. (Not available for renters).
- [Arrowhead](#) – “Stand-alone” EQ only coverage for customers who meet their guidelines. (Not available for renters)
- [Pacific Specialty](#) – “Stand-alone” EQ coverage or in combo with a Pacific Specialty home insurance policy.
- [Palomar Specialty](#): “Stand-alone” EQ coverage for homes, rentals, and condos. No home age restrictions, discounts offered for retrofitted homes built before 1973.

While many insurance companies make it easy to get a quote online, we recommend working with a [reputable insurance agent/broker](#) to help you pick the deductible that’s right for your financial situation and help you buy customized and adequate protection.

More Earthquake Insurance Shopping Resources:

- [Missouri Department of Insurance – Earthquake Insurance Shopping Guide](#)
- [Utah Department of Insurance – Earthquake Insurance Market Share Report](#)
- [Nevada Division of Insurance – Consumer’s Guide to EQ Insurance](#)

If the cost of earthquake insurance is a barrier, do what you can to be earthquake resilient. Consider “hardening” your home with a [brace and bolt retrofit](#), or buy a [parametric policy](#) and/or build a [financial first aid kit](#). Taking steps now to be resilient to an earthquake will be time well spent.