

Rock and Roll



That's what earthquakes do...and not in the fun way like Bruce Springsteen. So if you live in a quake-prone area (and there are [more than there used to be](#)) you should be considering earthquake insurance as an asset protector.

UP can help you make this buying decision. This year brings a new tool and new options. Enter your home address at [Temblor.net](https://www.temblor.net) to see your seismic hazard rank and get a personalized estimate of your chance of seismic damage. Use this information to make smart decisions on strengthening your home, adding earthquake coverage or both. Read UP's ["Is Earthquake Insurance Right For You?"](#)

If you decide "yes" and you live in California, there's good news: The CA Earthquake Authority, (CEA) just rolled out more options including discounts of up to 20% for retrofitting, lower deductibles (down to 5%),

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and enhanced personal property and loss of use coverage. Try out their new [premium calculator](#), and then compare what they offer with a policy from a [competing company](#). Compare deductible and coverage options, not just price.

If you live in [Washington D.C.](#), Oklahoma, or any of the states where there have been earthquakes, check that earth movement is covered in your home policy. If it's excluded – start shopping. If you can't find options on your own, [let your state Department of Insurance know](#) and seek their help finding a policy that fits your needs and budget.

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