

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%),



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.

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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