

[Shaken and Stirred](#)

The horrific images and aftermath of the Japanese earthquake and tsunami should be a call to action for property owners and public officials, and not just in California. There are known (and unknown) faults in the mid-west and throughout the United States. Yet in California – the highest risk area in the country – less than 12% of insured homeowners have earthquake coverage. If recent events in Japan have stirred you to take action, UP can help you decide if adding the protection makes financial sense, and help you shop for the right policy.

Use UP's [Earthquake Insurance Shopping Guide](#) to compare policies by what they cover and cost “apples to apples.” Read our [earthquake insurance buying tips for homeowners](#), and [tips for renters](#) to get a clearer understanding of how the policies work. Yes, typical earthquake coverage is expensive for what you get. Most policies don't pay until the loss is more than 15% of your total coverage. UP is working hard to fix this and make the coverage more [affordable](#). But even so, a 15% deductible is a lot less painful than the 100% you'll have to shoulder if you have no insurance at all. (See recent L.A. Times article, [“Are you insured for the Big One?”](#))

The decision whether or not to buy earthquake insurance is an individual, financial decision. Key factors to research and consider are:

- The financial strength of the companies that will sell it to you
- The features and pricing of their policies
- The amount of equity you have in your home
- Your proximity to a fault
- The age and construction style of your home and foundation

For additional earthquake insurance buying tips, visit our website at www.uphelp.org.