

# [The Great Shake Out: Drop, Cover and Hold On!](#)

United Policyholders will be participating in The Great California ShakeOut, and we hope you will too. What we do now, before a big earthquake, will determine what our lives will be like afterward. The ShakeOut is a statewide earthquake drill that will occur in houses, businesses, and public spaces throughout California at 10:20 a.m. on October 20, 2011.

The Great Debate: Insure or “go bare”?

Only about ten percent of California homeowners have earthquake insurance – few renters have this protection. Most people look at the 10-15% deductible and conclude it’s not worth the cost. But because another severe earthquake is likely to hit California, we encourage consumers to make an informed decision before going bare. Consider your equity, the extent of possible damage to your home due to where and how it’s built, and the money that would be available to cover repairs/rebuilding. Get a current price quote for the insurance – then make the decision. Use our [Earthquake Insurance Shopping Guide](#) and [Buying tips](#) for homeowners and renters. Don’t delay — prepare today!

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## **Advocacy and Action**

UP recognizes earthquake insurance is just too expensive for many homeowners, and we are working to change this. UP is part of a broad and growing coalition that supports federal legislation that will reduce the cost of EQ insurance by about 40 percent, and cut deductibles in half.

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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](http://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.

Source: <https://uphelp.org/the-great-shake-out-drop-cover-and-hold-on/> Date: June 26, 2026