



Proudly offered by:

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EARTHQUAKE - HOMEOWNERS

We want to help you rest easy.

That's why we're providing simple information like this to help you understand your coverage and prevent losses. For more tips go to www.safeco.com/tips.

Know if you are covered for an earthquake.

If you live in an area susceptible to earthquakes, make sure to talk to your agent to determine whether you are covered or if you should purchase separate earthquake coverage.

For instance, to be covered for earthquakes if you live in California, Oregon or Washington you must purchase a separate earthquake policy. In most other states, coverage for earthquake damage is available as an additional optional endorsement.

It's also important to ask what you are covered for in the event of an earthquake. Deductibles and the amount of coverage for earthquake damage vary by state. For example, the policy may not cover the entire cost of rebuilding. And, exterior buildings, decks and landscaping are generally not covered.

Take action to reduce damage. To reduce damage inside, look at your ceiling and walls to see what might fall.

- Anchor bookcases and filing cabinets to walls
- Secure ceiling lights, suspended ceilings and other hanging items to the home structure
- Anchor water heaters and large appliances to walls using safety cables or straps and lock the rollers of all appliances and furniture
- Fit all gas appliances with flexible connections and breakaway gas shut-off devices or install a main gas shut-off device

- Consider working with a registered design professional or licensed building contractor to reduce damage to the structure of your home
- Add anchor bolts or steel plates between your home's structure and foundation
- Brace the inside of your home's cripple wall with sheathing
- Brace unreinforced chimneys, masonry, concrete walls and foundations

A few tips for protecting yourself if the ground starts to shake.

If you're indoors, stay there. Move away from windows, skylights, doors and things that could fall. Duck, cover and hold until the shaking stops.

If you're outdoors, move quickly into the open, away from electrical lines, trees and buildings. Drop to the ground and wait for the shaking to stop.

If you're driving, slowly bring your vehicle to a stop at the side of the road. Don't stop on or under bridges, under power lines or near roadway signs. After the shaking has stopped continue driving, but watch out for damage to the road.

Earthquake damage? Call 1-800-332-3226

If you have damage, report it to Safeco® as soon as possible. Claims professionals are available 24 hours a day, seven days a week.