

EARTHQUAKE

BE PREPARED, NOT SCARED.



HOME INSURANCE → VISIT IBC.CA



WHAT IS EARTHQUAKE INSURANCE?

Earthquake insurance generally covers loss or damage caused to your property and its contents by the actual shaking of the earth. Coverage for earthquake damage is not included in a standard home insurance policy but can be purchased as an add-on to your existing policy. Earthquake insurance is subject to a higher deductible.

If an earthquake were to cause a gas main to break and ignite a fire, the resulting damage from the fire would likely be covered under a standard home insurance policy.* In certain circumstances, homeowners who are unable to return to their homes as a result of insurable damage may be entitled to additional living expenses.

Earthquake coverage is also available for your place of business. In the event earthquake damage impedes your business operation, business interruption insurance can be purchased.

* Will depend on insurance legislation in your province or territory. Speak with your insurance representative for further details.



*There is at least a 30% chance that an earthquake strong enough to cause significant damage to one- and two-storey buildings will strike southwestern BC in the next 50 years and a 5% to 15% chance that a damaging earthquake will strike the Ontario–Quebec region in the next 50 years.**

* Natural Resources Canada, 2010.

HOW MUCH EARTHQUAKE INSURANCE SHOULD I HAVE?

Your insurance representative is the best resource for evaluating how much earthquake insurance is right for you. Consider the following:

- Could you afford to replace your household possessions – sofas, beds, TVs, refrigerators, clothing, etc. – if they were destroyed by an earthquake?
- Would you be able to afford additional living expenses if your home was damaged by an earthquake?
- How much would it cost to rebuild your home? Do you have the available assets to repair or even rebuild your home after an earthquake?
- Do you have a mortgage, second mortgage or line of credit on your home? Could you afford to continue repaying those loans while paying to rebuild or replace your home?

The exact timing or magnitude of an earthquake is impossible to predict.

Several regions in Canada are particularly susceptible to earthquakes:

- **British Columbia**, particularly the southwest region
- **Ottawa–Quebec region**, particularly the St. Lawrence and Ottawa River valleys
- **Parts of the three northern territories**

While these regions are at greater risk than others, earthquakes can occur anywhere. **You can't prevent an earthquake. But you can be prepared to:**

Avoid injury.

**Minimize
the damage to
your home.**

**Survive for
at least 72 hours
without help.**

BEFORE THE EARTHQUAKE

- Speak with your insurance representative to ensure you have adequate earthquake insurance.
- Plan and practise an emergency/evacuation plan with your family. Include a list of where emergency supplies and equipment are stored. Identify an emergency out-of-town contact and establish an alternate rendezvous if you can't get home.
- Store important documents such as birth certificates, passports, wills, financial documents and insurance policies in waterproof and fire-resistant containers. Keep copies in a separate location.
- Know how to use your fire extinguishers.
- Talk to your children about what to do if they're at school. Become familiar with the school's earthquake plan.
- Check for and repair home hazards: Is the house bolted to its foundations? Could it move from its foundations? Are the walls braced? Are chimneys weak? Are roof tiles loose?
- Tie down your water heater and other appliances that could topple over and break water or gas lines.
- Secure top-heavy furniture to keep it from tipping, and keep heavy items on lower shelves. Securely fix hanging objects such as mirrors and pictures.
- Place beds away from chimneys, windows and heavy pictures. Closed curtains and blinds may help keep broken window glass from falling into your home.
- Put anti-skid pads under electronic equipment and small appliances.
- Keep outdoor clothing and sturdy shoes handy.
- Use safety latches on cupboards to keep contents from spilling out.
- Store flammable items and household chemicals in an outside shed or in a safe cupboard, away from heat and where they can't spill.



YOUR HOME EMERGENCY SUPPLIES

These supplies should be stored in a secure place, ideally accessible from outside your home:

First aid kit.
Shelter – a plastic tarp, a small tent, blankets or large garbage bags.
Water – a three-day supply of at least four litres of water per person per day, stored in tight-lidded, non-breakable containers; and water purification tablets. Replace the stored water at least every six months. If water is still running in your home, fill a bathtub and other containers. Or get water from a hot water tank or toilet reservoir.
A supply of non-perishable food and drinks, including dried fruit and canned juices. Remember to keep the items fresh and pack a manual can opener.
Flashlight, hand-crank AM/FM radio and spare batteries. Store batteries separately in waterproof bags.
Essential medication and supplies for everyone, especially infants, the elderly and people with special needs. Have at least a one-week supply, including copies of any prescriptions.
Personal toiletry items – toilet tissue, soap, toothbrush, etc.
Class ABC fire extinguisher. Make sure it's tested according to the directions, and kept in a handy location.
Crescent or pipe wrench to turn off natural gas.
Sturdy shoes to protect from broken glass and other debris.

You may also wish to include these items:

Outdoor/winter clothing, including gloves.
Waterproof matches and candles – <i>but do not use them if there are gas leaks or flammable liquids in the area.</i>
Cash in small bills.
A sleeping bag for each household member.

	Garbage bags.
	Rope and heavy tape.
	A crowbar or pry bar.
	A backup gasoline generator and extension cord.
	“Earthquake buddies” and toys for children.
	Evacuation and vehicle packs for each person (see below and on next page).

In addition to home emergency supplies, the following packs should be kept for each household member and vehicle:

EVACUATION PACK

	Food – dehydrated, dried fruit, high-energy bars, etc. – enough for 72 hours.
	First aid kit.
	Survival manual.
	Flashlight, radio and batteries.
	Money, including coins.
	Photos of your family and friends.
	Gloves and other warm clothing.
	Bottled water – 12 litres for 72 hours.
	Cooking utensils.
	Medications and toiletries.
	Towel and facecloth.
	A whistle.

You may also keep an evacuation pack stored in your office or workplace.

VEHICLE PACK

Booster cables and tools.
Bottled water – at least four litres.
Canned food, dried fruit, nuts and a manual can opener.
Outdoor clothing.
A backpack.
Sleeping bags, blankets.
First aid kit and medication.
Flashlight and batteries.
Waterproof matches, candles.
Toilet tissue, paper towels, baggies.
Money, including coins.
Regional map.
Pen/pencil and paper.



Be sure to keep your vehicle's gas tank at least $\frac{1}{4}$ full at all times.

DURING THE EARTHQUAKE

Wherever you are when an earthquake starts, take cover immediately. Move to a nearby safe place, if need be, and stay there until the shaking stops.

- If you're indoors, stay indoors. Safe places are inside halls, in corners and in archways.
- "Drop, cover and hold on" is the internationally recognized protocol during earthquakes. Take cover beneath a heavy table, desk or any solid furniture. Avoid doorways and areas near windows. Protect your head and face.
- If you're outdoors, stay clear of buildings and wires. Look out for falling debris.
- If you are in a wheelchair, lock the wheels and protect the back of your head and neck.
- Avoid elevators. If you're in an elevator when an earthquake starts, hit all floor buttons and get out when you can.
- If you're in a vehicle, pull over to the side of the road. Stay away from bridges, overpasses and buildings but leave the road clear. Stay inside and listen to your car radio for instructions from emergency officials.
- Remain in a protected place until the shaking stops. Anticipate aftershocks soon after the first quake.
- Try to remain calm and help others, if possible.

On average, the Geological Survey of Canada records over 4,000 earthquakes in Canada each year. That is about 11 per day! Of these 4,000, only about 50 (one per week) are generally felt. At least nine over the past 100 years have registered a magnitude greater than 7.*

*Natural Resources Canada, 2011, Get Prepared Canada, 2012.

AFTER THE EARTHQUAKE

Remain calm. If you are able, take charge of others. Take care of life-threatening situations first. Remember, you may be on your own for 72 hours or more before emergency help arrives.

- Check for injuries and administer first aid as needed.
- Check your home for structural damage and other hazards. Secure it against intruders.
- If you are evacuating, bring your pack of emergency supplies with you.
- Do not shut off utilities unless they are damaged. Don't light matches or turn on light switches unless you are sure there are no gas leaks or flammable liquids in the area. Don't flush toilets if you suspect nearby sewer lines are broken.
- Wear sturdy shoes, gloves and protective clothing.
- Be cautious of debris, particularly broken glass.
- If you are able, check on your neighbours after looking after your own family.
- Place HELP signs in all windows if you need extra assistance.
- Calm frightened pets.
- Turn on your battery-powered, hand-cranked or car radio and listen for broadcast emergency instructions.
- Don't use your telephone or vehicle, except in an extreme emergency.
- Stay at least 10 metres from downed power lines.
- Avoid waterfront areas because of the threat of large waves.
- Beware of secondary effects such as landslides and flooding.



More information on earthquake preparedness is available from your provincial emergency management office. Other sources include:

Public Safety Canada	www.publicsafety.gc.ca
Canadian Red Cross	www.redcross.ca
Natural Resources Canada	www.earthquakescanada.nrcan.gc.ca
St. John Ambulance	www.sja.ca
Great British Columbia ShakeOut	www.shakeoutbc.ca

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