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Consumer Alert: Important Information about Earthquake Safety

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Important Information about Earthquake Safety

According to the newly released maps by the USGS, South Carolina is considered one of sixteen states that is at high risk from an earthquake. While the majority of South Carolina's earthquakes occur in the coastal plain region, earthquakes have occurred and can occur throughout the state. The two most significant historical earthquakes occurring in South Carolina were the 1886 Charleston/Summerville event and the 1913 earthquake in Union County. The 1886 earthquake remains the largest and most destructive to have occurred on the east coast, killing sixty individuals.

Earthquakes occur without warning and leave many unprepared for the property damages and injuries that can accompany these events. It is important to plan and make arrangements ahead of time to ensure that you and your family are safe and protected.

While earthquake insurance is available from private insurance companies it is generally **not** included in a standard homeowners or business insurance policy. Coverage is available for earthquake damage in the form of an endorsement to a home or business insurance policy. An endorsement provides protection for losses and damages resulting from the shaking and cracking that occurs during an earthquake. Coverage for other damages that may be a result of the event such as fire and water damage is provided by standard home and business insurance policies. Cars and other vehicles are covered for earthquake damage under the comprehensive section of the auto insurance policy.

Additionally, there are other steps that you can take to better prepare your family and your property against the potential risk of an earthquake. Below are several helpful tips:

Inspect your home and mitigate potential risks

- Fasten shelves and wall units to the walls
- Store breakables on low closed cabinets with latches
- Brace lighting fixtures
- Inspect and repair faulty wiring and gas connections
- Secure water heaters by strapping them to wall studs and bolting to the floor

Identify safe places to seek protection both indoors and outdoors

- Under sturdy furniture such as a table or desk
- Against inside walls
- Away from glass
- In open areas, move away from buildings, trees, and utility lines

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Be informed and prepared

- Practice Drop, Cover and Hold-on Drills
- Prepare a disaster survival kit to last at least seventy-two hours for each family member
- Talk with your insurance agent about an earthquake endorsement for your property

For insurance questions, please contact the Office of Consumer Services with the South Carolina Department of Insurance. Our office hours are 8:00 a.m. - 6:00 p.m. Monday through Thursday and 8:00 a.m. - 5:00 p.m. on Friday. Our toll-free number is 1-800-768-3467 and e-mail address is consumers@doi.sc.gov.

For more information about earthquake safety please review the following guides and materials:

<http://www.scecmd.org/component/content/article/21-home-page/public-information/133-south-carolina-earthquake-guide>

http://www.usgs.gov/blogs/features/usgs_top_story/new-insight-on-the-nations-earthquake-hazards/?from=title