

The Cincinnati Insurance Companies

Personal Insurance

EARTHQUAKE MITIGATION

Earth Shaking Tips to Protect Your Home



If your home is located near a fault line, you are likely no stranger to tremors or other earthquake activity. To help protect your home and personal belongings in the event of an earthquake, we suggest that you:

- Create a disaster plan to protect you and your family.
- Retrofit your home if it was built prior to 1945. With foundation anchoring, whereby the home is secured by bolting the sill plate to the home's foundation, and bolting down furniture or appliances, can reduce the effects of ground movement.
- Store flammables in a cabinet and move heavier items to lower shelves.
- Water heaters strap to adjacent walls or floors to prevent them from tipping over, which can cause breaks in gas or water lines during an earthquake.
- Brace the cripple walls¹ can help prevent wall movement during an earthquake.
- Consider seismic shut-offs, which are devices designed to shut off the gas supply to a house in the event of a significant earthquake, these can be installed by a licensed plumbing contractor.
- Secure fragile items in your collection to their surfaces with museum wax, putty or gel to minimize the potential for damage.
- Use professional art-hangers to install artwork in the home, so that they are properly secured to the structure to lessen the risk of damage during an earthquake.

¹ Walls less than a story in height found between the foundation and first floor of a building made of weak sheathing materials

What to do if you are in an earthquake:

- Do not move more than a few feet, as items could fall and create a hazard. Stay towards the interior of buildings away from windows, which can shatter.
- Do not try to escape a building during an earthquake due to the potential danger of falling debris.
- If you are outside, find a clear space away from trees and powerlines and drop to the ground until the shaking stops.
- If you are in a vehicle, pull over to a clear location, stop and stay there until the shaking has stopped, with your seatbelt fastened.
- If you are in a coastal area, move to higher ground, as tsunamis are often created by earthquakes, and higher ground will keep you safest from the waves.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.



Everything Insurance Should Be[®]

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