

Earthquake Safety Checklist

HUB International Personal Insurance



The thought of ground trembling strikes fear in many people, but with the proper attention and preparation these concerns and the potential negative financial impact to you and your assets can be lessened.

If you own property in earthquake country, you are at risk for loss. However, good risk-management techniques, initiated prior to an event, such as proper planning and preparation can mitigate or remove many of the potential pitfalls.

Here are some of the protective steps you can take:

□ 1) Identify and fix all potential structural weaknesses outside of your dwelling.

- Examine your home's foundation:
 - Check for any structural damage
 - If you have a "post and pier" foundation, which in the event of an earthquake can cause the substructure and sometimes the entire house to collapse, consult a structural engineer to determine whether it can be adequately secured or whether it should be replaced with a continuous perimeter foundations
 - If there is a raised crawl space, make sure the mudsills are bolted to the concrete underneath
 - Reinforce any cripple walls (the short studded walls found in the crawlspace) with plywood
- Assure that larger openings in the lower floor (such as garage openings) and homes built on stilts are properly braced
- Secure water heaters by strapping them in two places to a wall stud
- Have a professional plumber install flexible (corrugated) copper water connectors on the water heater
- Reinforce all masonry (brick and block walls)
- Reinforce or brace all masonry chimneys to the roof

□ 2) Identify and fix all potential risks inside of your dwelling.

- Secure your home's contents:
 - Relocate any items that are heavy enough to cause bodily injury should they fall away from beds and couches
 - Secure kitchen cabinet doors with child-proof latches or positive catch latches designed for use on boats to prevent dishes, glasses, food in glass containers, etc. from crashing to the floor
 - Gas appliances should all have flexible connectors to reduce the risk of fire from rupture.
 - Secure refrigerators and other major appliances to wall studs using appliance straps
 - Secure all electronics—televisions, computers, sound systems, etc.— with flexible nylon straps with buckles at each end
 - Secure fragile and valuable items and objects on open shelves with earthquake putty, microcrystalline cellulose (a binding agent) or hidden fasteners
 - Keep heavier objects on lower shelves

- Hang framed pictures, mirrors and other wall-mounted objects with closed picture hooks so the item cannot bounce off the wall and secure the edges of hanging items with earthquake putty to minimize movement
 - Assess how items are stored in the garage or other outer lying locations and move all hazardous or flammable materials to lower shelves or place on the floor
 - Make sure that falling items won't block your exit from the structure
 - Install an automatic gas shut-off valve at the meter or keep the appropriate wrench nearby to do it yourself to minimize the risk of fire following an earthquake
 - Keep fire extinguishers readily available in your home, garage and other structures
- 3) **Create a disaster plan.**
- Make sure that you and your family member know what it means to “drop, cover and hold on” during an earthquake and periodically practice the drill at home
 - Identify and communicate with household members the “safe spots” within the various areas of your home, such as the space underneath a sturdy table or desk
 - Create an emergency code and teach those in your household to use, such as blowing emergency whistles and/or to knock three times repeatedly if trapped
 - Select a safe place outside for you and your family to meet following an earthquake
 - Designate an out-of-area contact person (and keep that person current) who everyone in the household can relay information to
 - Know how your children's school or day care will handle an earthquake emergency
 - Make sure any domestic employees in the home are aware of and can carry out your emergency plans if you are not readily available
 - Create a “household inventory” of what you own and keep this with other essential documents, such as insurance information, financial information and cash in a waterproof and fireproof container
- 4) **Create a disaster supply kit for your home, office and vehicle(s).**
- Should you need to evacuate, you will want to have the following items on hand:
 - Medications along with doctors names and contact information
 - Basic first aid kit
 - Non-latex gloves
 - Dust mask
 - Spare eye glasses and/or contacts with solution
 - Bottled water
 - Nutritious snack foods, high in water and fiber
 - Flashlight
 - Whistle
 - Battery-operated radio with extra batteries
 - Personal hygiene supplies and other essential toiletries for household members
 - Sturdy shoes

- Emergency cash (since credit card readers at gas stations, ATMs, etc. will not work if the electricity goes out)
- “Space”/emergency blankets to ward off the cold
- An extra cell phone battery or car battery charger for your phone
- A copy of driver’s license or other essential identification documents

□ 5) Create an emergency household items kit.

- The kit should be able to sustain you and the members of your household for at least three days to a week, including:
 - Canned and packaged food
 - Drinking water (one gallon per person, per day)
 - A charcoal or gas grill for cooking
 - Cooking utensils including a manual can opener
 - Matches and charcoal
 - Heavy duty plastic bags
 - Duct tape
 - Work gloves
 - Protective goggles
 - Pet supplies and restraints
 - Additional flashlights
 - Warm clothing and/or blankets
 - A gas generator as an auxiliary power supply
- Keep a working flashlight, fresh batteries, a pair of shoes and a whistle next to each bed.

**Note: Replace stored food, water, medications and batteries on an annual basis.*

Additional Resources:

Disaster Preparedness
www.quakeinfo.org

California Seismic Safety Commission
www.seismic.ca.gov

Red Cross
www.redcross.org

Emergency Survival Program (ESP)
www.espfocus.org

Federal Emergency Management Agency
www.fema.gov

United States Geological Survey Earthquake Hazards Program
www.earthquake.usgs.gov

Contact: