



**State of Utah**

GARY R. HERBERT  
*Governor*

SPENCER COX  
*Lieutenant Governor*

# Insurance Department

TODD E. KISER  
*Insurance Commissioner*

## **For Immediate Release**

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## **After the Shaking Stops**

### *Proper insurance coverage can get you back to normal after an earthquake*

If an earthquake were to hit your hometown tomorrow, what would you do? Odds are that you have a plan of action that would help you survive the shaking and get to stable ground. If you're a longtime Utahn, you probably have a kit to get you through the following 72 hours. But after those first few days, how do you go about getting back to normal?

"Suffering a loss as a result of an earthquake can be devastating," said Utah Insurance Commissioner Todd E. Kiser. "But if you have added earthquake coverage to your homeowner's policy, help will be coming." Earthquake insurance can help with replacing lost property and the contents that are covered under the policy. Not all policies offer the same coverages, so it is important to work with a licensed insurance agent to find the policy that works best for your situation.

Many people do not realize that earthquakes are generally not covered under a homeowner's insurance policy. Earthquake insurance is a supplemental policy that covers the damage and destruction that can occur specifically in an earthquake. "I advise anyone who is concerned about the possibility of an earthquake to talk to their insurance agent about adding earthquake coverage," said Kiser. "It is an extra cost, but it also means extra help if the worst were to happen."

To practice for the real thing, Utahns across the state can participate in the Great Utah ShakeOut, a mock earthquake drill that will take place on April 20 at 10:15 a.m. The ShakeOut is an annual event that helps Utahns prepare for an earthquake. More than 970,000 Utahns have signed up to participate this year through their employers, schools, government agencies, and other organizations.

"Preparedness is key to surviving an earthquake," said Kiser. "Earthquake coverage for your property and possessions is another level of preparedness that can help your family recover from a disaster that is becoming more and more certain over time."

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**The Utah Insurance Department** is a State agency. Its mandate is to regulate insurance marketed and sold in Utah. Currently more than 95,000 agents, agencies, and insurers are licensed; domestic insurers are audited to verify financial stability and compliance with insurance laws; administrative action is taken against licensees found to be in violation of insurance laws; calls from consumers with questions or complaints are taken; and licensees and consumers are educated regarding insurance. For more information visit <http://www.insurance.utah.gov> or call toll free in-state at 1-800-439-3805 or locally at 801-538-3077.

*Please note: Agency hours are 8am-5pm, Monday-Friday.*