



State of Utah

GARY R. HERBERT
Governor

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Lieutenant Governor

Insurance Department

TODD E. KISER
Insurance Commissioner

For Immediate Release

April 20, 2016

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Don't Leave Earthquake Damage to Chance

Prepare for disaster by checking your insurance coverage now

Utah's chances of suffering a devastating earthquake in the next half century come down to the flip of a coin, according to a new study released by the Utah Geological Survey's Working Group on Earthquake Probabilities.

The study, *Earthquake Probabilities for the Wasatch Front Region in Utah, Idaho and Wyoming*, revealed a 43 percent chance that a 6.75 magnitude quake will occur along the Wasatch Front in the next 50 years. Smaller quakes are even likelier: there is a 57 percent chance of a 6.0-magnitude quake, and it's a virtual certainty (93 percent chance) that a 5.0-magnitude quake will happen during the same period.

"The results of this study should be concerning to anyone who owns property along the Wasatch Front," said Utah Insurance Commissioner Todd E. Kiser. "It is critical that people review their insurance policies to ensure that their homes, vehicles and other property are covered in the event of an earthquake."

Many people might 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."

Utahns across the state can participate in the Great Utah ShakeOut, a mock-earthquake drill that will take place on April 21 at 10:15 AM. The ShakeOut is an annual event that helps Utahns prepare for an earthquake. More than 930,000 Utahns have signed up to participate 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.