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Earthquake Safety & Coverage Guide

A practical preparedness checklist for California homeowners and condo owners.

Earthquakes can happen without warning. A little preparation now can help protect your household, your property, and your peach of mind.

Page 1: Earthquake Readiness Checklist

1. Secure Your Home

- ☐ Anchor tall furniture and shelving.
- ☐ Strap your water heater.
- ☐ Move heavy items to lower shelves.
- ☐ Learn how to shut off gas, water and electricity.

2. Build Your Emergency Kit

- ☐ Water (1) gallon per person per day for at least 3 days)
- ☐ Nonperishable food
- ☐ Flashlights and extra batteries
- ☐ First aid kit and medications
- ☐ Phone chargers and power banks
- ☐ Cash and copies of important documents
- ☐ Pet or baby supplies if needed

3. Make a Household Plan

- ☐ Choose a family meeting place.
- ☐ Pick on out-of-area contact.
- ☐ Practice Drop, Cover, and Hold On.
- ☐ Keep sturdy shoes and a flashlight near each bed.

4. Protect Important Documents

- ☐ Store IDs, insurance policies, medical information, and emergency contacts in a safe, easy-to-access place.

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Preparedness starts before the shaking.

For coverage questions or a policy review, visit kodains.com.

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Page 2: Before, During & After an Earthquake

Simple actions can help your household stay safer before, during, and after the shaking stops.

1. Before the Earthquake: Prepare + Protect

- Identify safe places in each room, such as under sturdy furniture or against an interior wall away from windows.
- Secure mirrors, artwork, cabinets, and heavy décor.
- Keep emergency supplies in an easy-to-access location.
- Review your household communication plan.

2. During the Earthquake: Drop, Cover and Hold Up

- Indoors: stay inside, get low, protect your head and neck, and take cover under a sturdy table or desk if possible.
- In bed: stay there and cover your head and neck with a pillow.
- Outdoors: move away from buildings, trees, streetlights, and power lines.
- Driving: Pull over safely and stay in the vehicle until the shaking stops.

3. After the Earthquake: Check + Reconnect

- Check for injuries and be ready for aftershocks.
- Watch for gas leaks, damaged wiring, broken glass, and fallen power lines.
- Do not enter damaged buildings until it is safe.
- Use text messages when possible.
- Listen for official local updates and instructions.

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Page 3: Earthquake Insurance Coverage Review

Many standard homeowners and condo policies do not automatically cover earthquake damage. Earthquake insurance is usually separate. Review these areas with Koda before you need them.

1. What Earthquake Insurance May Help Cover

- ☑ Dwelling Coverage - damage to the structure of your home.
- ☑ Other Structures - detached garages, fences, patios, retaining walls, and some outbuildings, depending on the policy.
- ☑ Personal Property - belongings damaged in a covered earthquake loss.
- ☑ Loss of Use - temporary living expenses if your home is uninhabitable after a covered loss.
- ☑ Condo Coverage - additions and alterations, personal property, loss of use, and loss of assessment coverage may apply
- ☑ Deductibles - earthquake deductibles may differ from standard home deductibles.

2. Questions to Ask Your Insurance Advisor

- ☐ Do I currently have earthquake coverage?
- ☐ What would and would not be covered?
- ☐ What deductible options are available?
- ☐ Would temporary housing be covered?
- ☐ Are my personal belongings covered?
- ☐ If I own a condo, do I have loss assessment coverage?
- ☐ Has my coverage kept up with rebuilding costs?

3. Why a Review Matters

Earthquake readiness is not only about emergency supplies. It also means understanding how your coverage works before a loss happens. A simple review can help you make more informed decisions about your home, belongings, and financial protection.