Nevada Consumer's Guide to Earthquake Insurance

State of Nevada
Department of Business and Industry
DIVISION OF INSURANCE

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Cover photographs: 2008 earthquake in City of Wells, Nevada
Courtesy of the University of Nevada Seismological Laboratory

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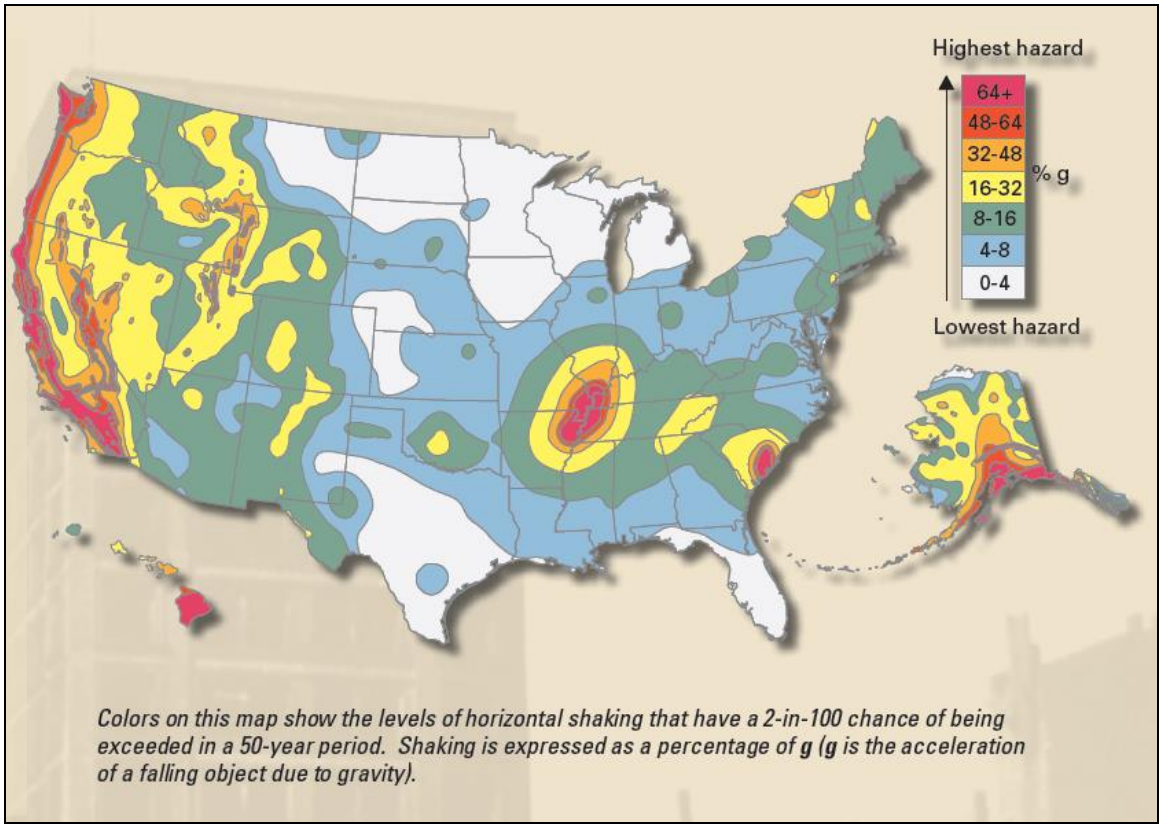
EARTHQUAKE INSURANCE

NEVADA? EARTHQUAKE COUNTRY?

After Alaska and California, Nevada ranks third in the country for major earthquakes – those of magnitude 5.0 or higher. As the following National Seismic Hazard Map[1] from the United States Geological Survey (USGS) shows, earthquake hazard can exist in almost every state. However, Nevada has some of the highest hazard levels.

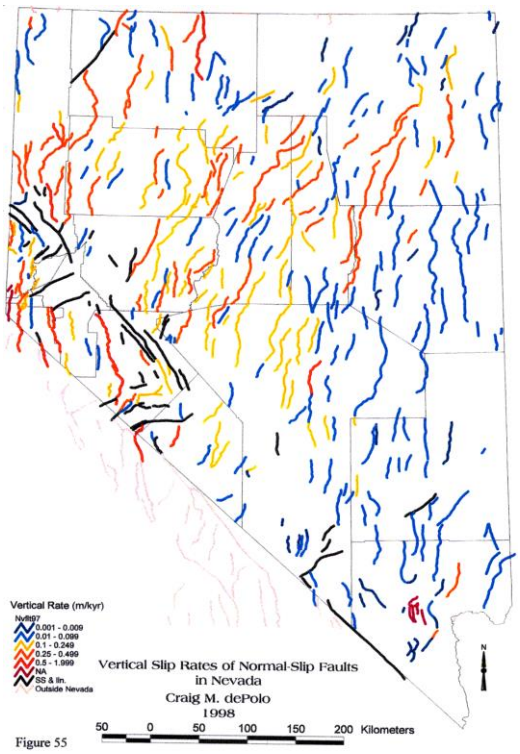
This makes Nevada one of the most active states for seismological activity.

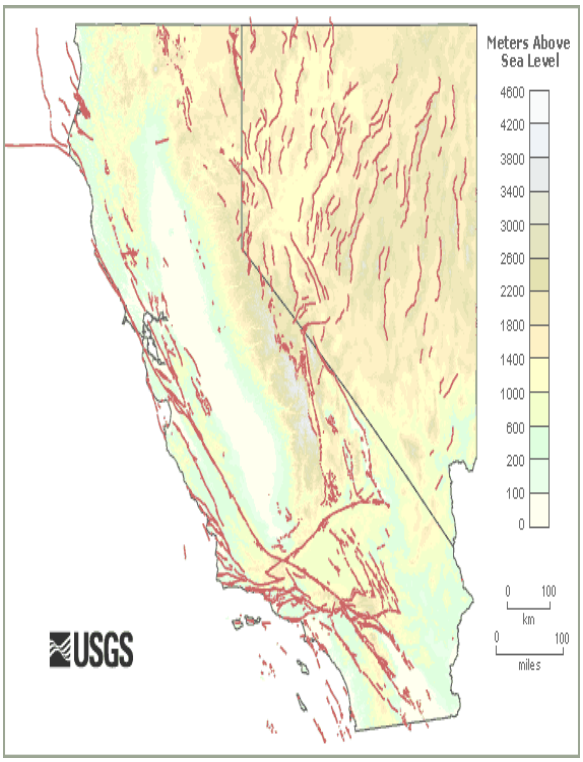
2008 United States National Seismic Hazard Map



The following maps display various faults that exist in Nevada. The first map[2] shows the slip rates of the faults in Nevada, while the second map[3] presents a comparison of active faults in Nevada and California.

[1] Source: U.S. Department of the Interior and U.S. Geological Survey Fact Sheet 2008-3018, April, 2008. http://pubs.usgs.gov/fs/2008/3018/pdf/FS08-3018_508.pdf
[2] Source: Nevada Seismological Laboratory at the University of Nevada in Reno





Historical experience and seismic analyses strongly suggest that no area of Nevada is completely safe from earthquakes. USGS estimates[4] based upon 2009 data show that within the next 50 years the probability of a 5.0 or higher magnitude earthquake occurring within close vicinity of Las Vegas is 15 to 40 percent. For Reno/Sparks/Lake Tahoe and Carson City, this probability is 90-100 percent. This probability decreases as the magnitude of the earthquake is increased.

Still, it is important to remember that probabilities are not certainties, and the next earthquake in Nevada may strike in any place at any time. Wells, which was given a nine percent probability of a major earthquake occurring within the next 50 years, experienced a magnitude-6.3 earthquake in 2008.

In other words, it is essential for all Nevadans to be adequately prepared for a seismic event. The University of Nevada Seismological Laboratory provides resources dedicated to assisting people prepare for an earthquake at http://www.seismo.unr.edu/Preparedness. You can also find out information about the latest earthquake activity in Nevada at: http://www.seismo.unr.edu/Earthquake.

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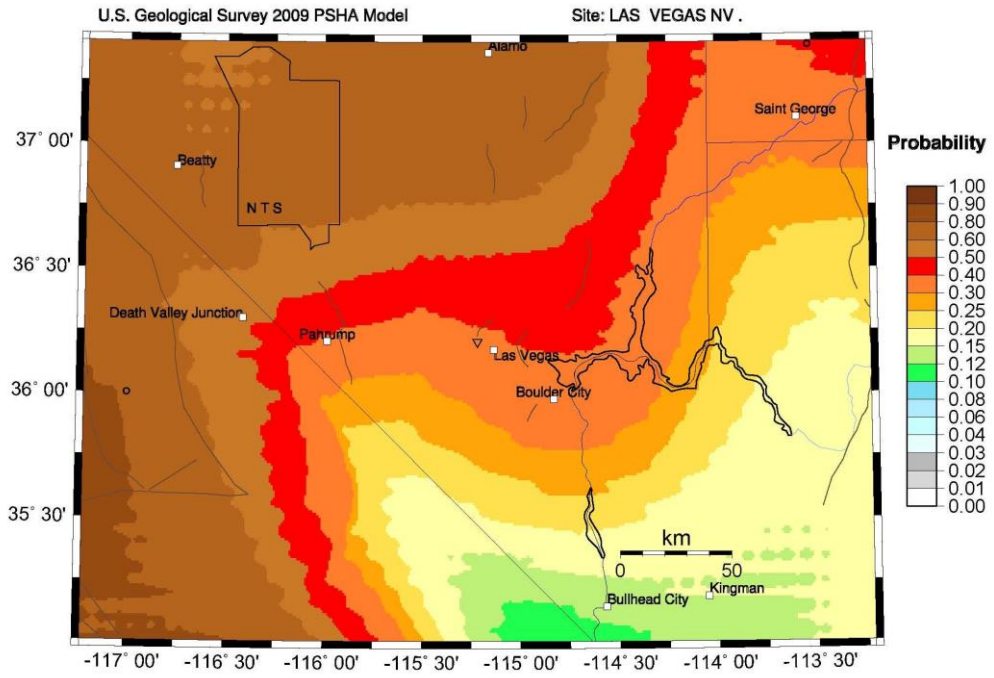
[3] Source: United States Geological Survey (USGS)
[4] Earthquake risk probability data obtained from United States Geological Survey: https://geohazards.usgs.gov/eqprob/2009/index.php

Probability of earthquake with M > 5.0 within 50 years & 50 km



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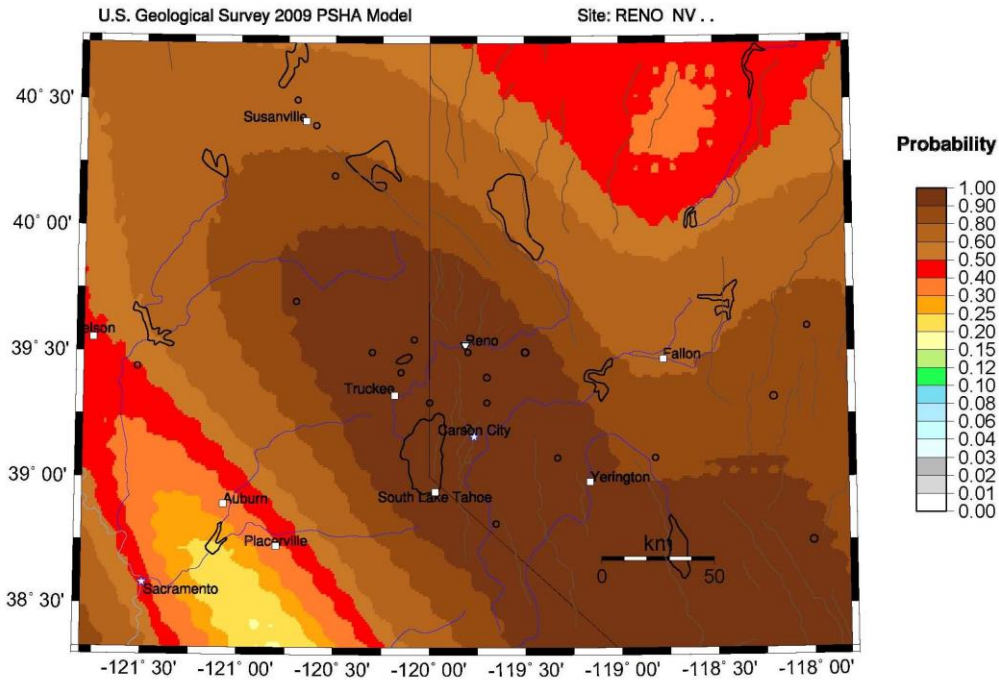

WHY BUY EARTHQUAKE INSURANCE

Most commercial and homeowners policies – including condominium, manufactured home, dwelling, and renters' policies – **do not** cover damages resulting from earthquakes and earth movement. However, several insurers in Nevada offer earthquake coverage as a special endorsement to an underlying policy at the request of the policyholder. The decision to obtain earthquake insurance for one's property is an individual one and should be based on your understanding and tolerance of the risks associated with not having earthquake coverage.

Earthquakes are an ever-present risk throughout Nevada, and the Division of Insurance encourages Nevadans to consider purchasing earthquake protection.

WHEN TO BUY EARTHQUAKE INSURANCE

Purchasing earthquake insurance before an earthquake happens is the best way to ensure that your structure and contents are adequately protected.

If a major earthquake results in significant losses, most insurance companies will declare a moratorium on issuing new earthquake insurance in the market affected by the seismic event. Typically, the duration of the moratorium is anywhere from 30 to 60 days. Such a moratorium often is lifted once the likelihood of damaging aftershocks has diminished.

WHAT WILL EARTHQUAKE INSURANCE COVER?

Most earthquake insurance policies define an earthquake as "shaking or trembling of the earth, caused by volcanic activity, tectonic processes or any other cause." Typically, an earthquake insurance policy or endorsement provides coverage for any earthquake related damages to the dwelling or personal property under this definition. Some policies also provide coverage for events directly related to earth movement and seismic shocks – such as landslide, settlement, mudflow, and the rising, sinking and contracting of earth if the damage is undeniably attributable to an earthquake. Most earthquake insurance policies treat earthquakes occurring within one 72-hour period as a single seismic event.

An earthquake policy or endorsement will help pay for repairs to your home or business if it is destroyed. Check your home or commercial insurance policy to see if damages caused by earthquake or earth movement are covered or excluded. This information is found in your policy, generally located in sections titled "Losses Insured" and "Losses Not Insured." If such damages are excluded, contact your insurer or insurance agent and ask about how to obtain earthquake coverage.

WHAT WILL EARTHQUAKE INSURANCE NOT COVER?

What your earthquake insurance doesn't cover (the exclusions) varies by insurance company. Review your earthquake coverage and declarations page to learn what the exclusions are.

Some of the most common exclusions in earthquake insurance are:

- **Fire.** Earthquake insurance usually won't cover anything your homeowners insurance policy already covers. It won't, for instance, cover fire damage to your home – even if the fire started because an earthquake ruptured a gas line. Your homeowners policy would cover losses from a fire.

- **Land.** Typically, earthquake insurance doesn't cover damage to your land, such as sinkholes from erosion or other hidden openings under your land. Earthquake insurance wouldn't pay to fill in large cracks or holes that appear in the middle of your yard after an earthquake. If your insurance includes Engineering Costs coverage, it will pay at least part of the cost to stabilize the land that supports your home.

- **Vehicles**. Earthquake insurance does not cover damage to your vehicles even if an earthquake damages vehicles in your garage. Your automobile insurance policy may cover that damage. The Comprehensive Coverage provision of your automobile policy, also listed as the "Other than Collision" provision in some contracts of insurance, generally provides coverage for damage to vehicles caused by earthquakes, subject to any applicable deductible.

- **Pre-Existing Damage.** Earthquake insurance won't cover damage to your home if that damage was there before the earthquake.

- **External Water Damage.** Earthquake insurance doesn't cover water damage from external sources – such as from sewer or drain backup or flood. For example, if you live near a lake that floods your home after an earthquake, earthquake insurance *won't* pay to repair the damage. A flood insurance policy *will* cover your property for that damage.

What is a declarations page? The declarations page is a summary that's usually attached to the front of a policy. Your insurer mails you one each time you renew your policy. It states your name, address, policy number, categories of coverage, coverage limits, endorsement(s), and your lender. You need to have the most up-to-date copy to know exactly what your coverages are.

- **Masonry (Brick) Veneer**. Some earthquake insurance doesn't cover masonry veneer – the brick, rock, or stone that covers your home's exterior instead of stucco or siding. If masonry veneer isn't covered, the insurer usually deducts its value from the total cost of your loss before applying the deductible. That means the cost to repair a home damaged in an earthquake would be based on using siding materials that cost less than masonry veneer. If you have any masonry veneer on your home, ask your insurance agent if it would be covered.

HOW MUCH COVERAGE DO I NEED?

How much coverage is right for you will depend on your situation. Insurance policies have "limits of coverage" that tell you the largest dollar amount covered for different types of losses. Insuring your home for its *appraisal or loan value* likely means you'll only have enough coverage to repay your lender. It may not be enough to repair or rebuild your home, especially if it's a total loss. Usually the dwelling coverage limit will be the same on your homeowners insurance policy and your earthquake insurance. If you don't have enough homeowners insurance coverage, you probably won't have enough earthquake insurance either. You should review your dwelling coverage from time to time to be sure it doesn't drop below the cost to replace your home. If it drops below 80% of the full replacement cost of your home, your insurance company may reduce the amount that it will pay on a claim.

The following are questions that may help you decide how much coverage you need:

***For dwelling coverage to repair or rebuild your house**:*

How much would it cost to repair or rebuild your home? How much of that cost could you personally pay?

***For contents coverage**:*

How much would it cost to replace your household items (such as furniture, appliances, electronics, and clothing)? Could you afford it? Ask what you need to do to be sure the insurance will cover all of your personal property, especially valuable or breakable items such as art work or porcelain.

***For additional living expense coverage**:*

How much would it cost to find a temporary place to live because you couldn't live in your home after an earthquake? You could be out of your house for many months if there's major damage to your home. This coverage pays the extra costs you have to pay because you aren't able to live in your home. For example, it would pay rent for temporary housing while you continue to pay

your home mortgage. This coverage does not pay your regular costs of living such as your groceries or your car payment.

HOW MUCH WILL EARTHQUAKE INSURANCE COST?

Premiums for earthquake insurance vary by your home's characteristics and the level of deductible you select. Some common characteristics are:

1) **Your home's location**. Is your home in an earthquake-prone area? If the area where you live is likely to have earthquake activity, your premiums will be higher.
2) **The age of your home.** The premium can be higher for older homes.
3) **The construction of your home**. How large is your home and how many stories does it have? Is it a wood frame home or masonry (brick) home? Does it have a masonry (brick) veneer? Does your home have a basement or is it on a concrete slab block foundation?
4) **The cost to rebuild your home.** You can choose to insure your home and its contents for either *replacement cost* or *actual cash value*. Replacement cost is the cost to rebuild your home or repair damages using materials of similar kind and quality. Actual cash value is the value of your home considering its age and wear and tear. Actual cash value coverage pays you for your loss but often doesn't pay enough to fully repair or replace the property.
5) **The deductible(s)**. As with homeowners insurance, a larger deductible means you'll be responsible for more of the loss. It also means a lower premium for you.

HOW DO EARTHQUAKE DEDUCTIBLES AFFECT ME?

Earthquake insurance commonly is offered with a high deductible in the form of a percentage rather than a dollar value. The deductible may range from 5 to 25 percent of the structure's policy limit and is higher for locations that have a higher than average risk of earthquakes. The insurer is responsible for payment only for damages that exceed the deductible. Not all policies are alike, and the deductible may apply separately to the loss of contents, structure or unattached structures.

Assume that an earthquake totally destroys your home and you have earthquake insurance that covers all the damage from the earthquake. The following table explains, by way of example, how one type of earthquake deductible may work if there's a loss from an earthquake. Always check with your agent for an explanation of how the deductible works for your earthquake coverage.

	Dwelling	Outside Structures	Personal Contents	Total Amount
Coverage Limits	$100,000	$10,000	$50,000	$160,000
Deductible	10%	10%	10%	
Your Property Damage	$110,000	$8,500	$62,000	$180,500
Deductible Amount (Your Responsibility)	[$10,000] ($100,000 x 10%)	[$1,000] ($10,000 x 10%)	[$5,000] ($50,000 x 10%)	$16,000
Total Amount Insurer May Pay *The greater of: (covered loss – deductible) or policy limits*	$100,000	$7,500	$50,000	$157,500

In the table above, the deductible is 10% for each type of coverage. You would be responsible for the deductible for the dwelling, or $10,000 in this case. You also would be responsible for the $1,000 deductible on outside structures and the $5,000 deductible on personal property.

The earthquake damage to the dwelling and personal property is more than the coverage limit for both of these types of property. For example, there is $110,000 in damages to the dwelling vs. a $100,000 coverage limit. However, the damage to outside structures is less ($8,500) than the $10,000 coverage limit.

Total reimbursement to you would be based on the difference between your property damage and the deductible, up to the coverage limit. In this example, the insurer would pay $100,000 ($110,000-$10,000) for the dwelling and $7,500 ($8,500-$1,000) for outside structures. In each of these, the net loss was less than or equal to the coverage limit.

The insurer's payment for personal property would be calculated the same way – property damage ($62,000) minus deductible ($5,000). Your net loss would be $57,000. However your policy limit is $50,000 for personal contents, so the total amount you would be paid for your personal property loss would be capped at the coverage limit or $50,000.

In this example, your total loss is $180,500. You would be responsible for $16,000 in deductibles plus $7,000 in unreimbursed or non-covered damage to your personal property. The insurer's total payment for this claim would be $157,500.

When you shop for insurance, you may be asked what deductible you want. Remember that earthquake deductibles are already much larger than a typical homeowners insurance deductible. If your deductible is too high, you may never be able to use your earthquake insurance because the damage will never be greater than the deductible.

Percentage Deductible

The deductible is the amount that **you** pay before insurance starts paying. Earthquake insurance usually comes with a *percentage deductible*. The percentage is calculated based upon the amount of Coverage A and **not** based upon to the amount of loss.

The deductible you pay is considered an uninsured loss. You're entitled to federal disaster loans to help cover uninsured losses. Remember that you are expected to repay a loan.

Another unique feature of earthquake insurance is time limits. Typically, all earthquake events in a 72-hour (3-day) period are considered one event, with one claim and one set of deductibles. Damage caused by aftershocks more than 72 hours after the first quake could mean a second claim with a second set of deductibles. The period of time may not be 72 hours in all policies. Ask your insurance agent.

WHAT CAN I DO TO PROTECT MYSELF AND MY HOME?

A homeowner can take steps to lower the risk of earthquake damage. Some of these steps also can mean a lower earthquake insurance premium. Retrofitting (changes to your home to reduce damage) may be an easy and inexpensive way to protect some homes. However, changes to the structure and to some types of homes could be very expensive. A qualified contractor or engineer can advise if retrofitting is practical for your home.

Some inexpensive ways to retrofit your home are:

- Bolt down items such as bookcases, dressers, and televisions. Securing heavy items not only can reduce property damage but also can mean fewer injuries.
- Secure and brace the water heater to the dwelling frame.
- Install automatic gas shut-off valves.

More expensive, structural retrofit measures are:

- Anchor a house to its foundation through seismic bolting.

- Install bracing; one approach is to cover cripple walls (in the space between the foundation and the floor where the crawl space is) with plywood.

The University of Nevada Seismological Laboratory is an excellent resource for how to prepare your home, family and workplace for a seismic event. The website also provides information on earthquakes in Nevada and the lessons learned from past earthquakes. You can access this information at: http://www.seismo.unr.edu/Preparedness.

The website for Earthquake Country Alliance, based in California, gives specific instructions to secure furniture and other items in your home to prevent injuries and damages at: www.earthquakecountry.org/.

You'll find advice from the United States Geological Survey on preparing for an earthquake and what to do during and after one at http://earthquake.usgs.gov/learn/preparedness.php/.

Another source on how to prepare for earthquakes is the Institute for Building and Home Safety's website: www.disastersafety.org/earthquake/.

Emergency experts advise you to always have basic supplies (such as water, food, and flashlights) on hand in case there's an emergency. The Federal Emergency Management Agency (www.fema.gov) and your state or local emergency services offices have more information on preparing for an emergency.

AFTER AN EARTHQUAKE

If your home, apartment or business has suffered damage from an earthquake:

- Find a radio, television, or Internet connection to learn about emergency instructions from your local officials.
- You should expect aftershocks, which can cause more damage in the hours, days, weeks or even months after the quake.
- Check utility lines and appliances for damage. If you smell gas, open windows and turn off the main gas valve. If your home's electric power goes on and off, turn off your home's main circuit breaker to prevent power surges.
- Check chimneys for cracks or other damage before making a fire.
- If your home has been damaged, do whatever you need to prevent more damage or property loss. This could include boarding up windows to prevent theft.
- Call your agent or insurance company. Ask about your coverage for earthquake damage and what to expect next. Most importantly, ask when and how a claims adjuster will contact you. Even if you do not have earthquake insurance, file a claim with your homeowners or commercial insurance

company or agent right away. Additional living expenses or certain damages from fire and water may be covered under the standard homeowners or commercial insurance policies.

- Keep notes about your contacts with the insurer, your agent and any other insurance company representative about your claim. Include dates, times and names. Keep copies of correspondence.
- Check your own documents to find your policy and declarations page. Both will tell you more about your coverage.
- Find your household inventory.

If an affected area is declared a federal major disaster, consumers may need written documentation of claim denials to receive certain kinds of assistance from state and federal agencies. However, in the event a claim that was originally denied is changed to an accepted claim at a later date, homeowners or business owners are generally required to reimburse the financial assistance or funding received not to exceed their claim settlement.

Helpful Hint

Enter your insurance agent's phone number or your insurer's toll-free phone number into your cell phone's memory.

SOME USEFUL TIPS

An insurance policy is a legal contract. Read your policy, and if you have questions, contact your insurance agent or company. If you still have questions, contact the Nevada Division of Insurance.

When you buy earthquake insurance, you'll receive a policy. If you do not receive a policy within 30 days, contact the insurance company. If you need a company's toll-free number, check its website, call your agent, or contact the Nevada Division of Insurance.

Keep your policy in your home files. Know the name of your insurer.

- Before any disaster occurs, make sure to prepare a detailed inventory of your property. Take pictures and make video recordings where possible and try to save receipts of major items for documentation purposes. Having thorough written and visual records of your property in its pre-loss condition is likely to make it easier to demonstrate to your insurance company the nature and extent of the damage.
    - Go through each room; write down and take pictures or videos of everything in the room. Don't forget valuable items such as antiques, electronics, jewelry, collectibles, and guns.

- Store your home inventory in a secure place at another location, such as your workplace, a safe deposit box, a relative's house, or online. Keep a copy at home.
- Review and update your home inventory, including your pictures and videos each year. Update your inventory when you buy new items and make repairs. Keep receipts with your home inventory.

- If your property has been damaged as a result of an earthquake, do whatever is necessary to prevent further damage, including boarding up your home to prevent looting.

- Obtain estimates for repairs to structural damage. Prepare an inventory of damaged personal items. Include a description of each item and its value. Attach bills, receipts and other documentation that substantiate your figures. In addition, keep careful records of any additional living expenses you incur if you have to find other accommodations while your house is being repaired.

- Once your insurance company has determined that your loss is covered, it probably will assign an adjuster to verify your claim and determine the amount of the loss. Most claims are settled promptly, but some may require investigation, often because of the extent of the loss or because the cause of loss is unclear.

- As with all types of insurance, the best advice is to understand your policy and be sure you have the proper coverage before an accident or disaster occurs. If you need help understanding what your policy covers, contact the Division of Insurance Consumer Services Section at (775) 687-0700 in Carson City or at (702) 486-4009 in Las Vegas or toll free at (888) 872-3234.

- If you are unable to find earthquake insurance because of risk characteristics in the voluntary insurance market, you may contact a licensed surplus lines broker for placement within the non-admitted market. Licensed surplus lines brokers also have access to natural disaster policies including earthquake coverage. A list of licensed surplus lines brokers is available through the Nevada Surplus Lines Association.

Nevada Surplus Lines Association
www.nsla.org
(775) 826-7898
(888) 334-4577

QUICK LINKS

- Division of Insurance
  doi.nv.gov

- Nevada Earthquake Safety Council
  www.nbmg.unr.edu/nesc/

- FEMA Earthquake Information Page
  www.fema.gov/earthquake

- National Association of Insurance Commissioners Insure U consumer education website
  www.InsureUonline.org

WHO OFFERS EARTHQUAKE INSURANCE?

The companies provided in the list below are admitted carriers that wrote at least $10,000 of earthquake insurance premiums in 2013. They are licensed by the Commissioner of Insurance and are subject to the Division's regulatory oversight. Contact information for these companies is available on the Division's web site, doi.nv.gov. Click on the License Look-up Tool and enter the company name.

ACA Insurance Company
Ace American Insurance Company
Ace Fire Underwriters Insurance Company
AIG Property Casualty Company
Allianz Global Risks US Insurance Company
Allied Property & Casualty Insurance Company
Allstate Insurance Company
Alterra Excess & Surplus Insurance Company
Amco Insurance Company
American Automobile Insurance Company
American Economy Insurance Company
American Family Mutual Insurance Company
American Guarantee & Liability Insurance
American Insurance Company
American Modern Select Insurance Company
American National General Insurance Company
American National Property & Casualty Company
American States Insurance Company
American Zurich Insurance Company
Amica Mutual Insurance Company
Arch Insurance Company
Arch Specialty Insurance Company
Associated Indemnity Corporation
Assurance Company of America
Atlantic Specialty Insurance Company
Automobile Insurance Company of Hartford Connecticut
Axis Insurance Company
AXIS ReInsurance Company
AXIS Surplus Insurance Company
Bankers Standard Insurance Company
Century National Insurance Company
Charter Oak Fire Insurance Company
Civil Service Employees Insurance Company
Colony Insurance Company
Colorado Casualty Insurance Company
Columbia Casualty Company
Continental Casualty Company
Continental Insurance Company
CSE Safeguard Insurance Company
Employers Insurance of Wausau
Employers Mutual Casualty Company
Endurance American Specialty Insurance Company
Essex Insurance Company
Evanston Insurance Company
Everest Indemnity Insurance Company
Farmers Insurance Exchange
Federal Insurance Company
Federated Mutual Insurance Company
Federated Service Insurance Company
Fidelity & Deposit Company of Maryland
Fire Insurance Exchange
Fireman's Fund Insurance Company
First Specialty Insurance Corporation
Foremost Signature Insurance Company
Garrison Property & Casualty Insurance Company
Gemini Insurance Company
General Casualty Company of Wisconsin
General Insurance Company of America
Golden Bear Insurance Company
Granite State Insurance Company
Hartford Accident & Indemnity Company
Hartford Casualty Insurance Company
Hartford Fire Insurance Company
Hartford Insurance Company of The Midwest
Hartford Underwriters Insurance Company
Homeland Insurance Company of New York

Horace Mann Insurance Company
Horace Mann Property & Casualty Insurance Company
Houston Casualty Company
Illinois Union Insurance Company
Indian Harbor Insurance Company
Insurance Company of The West
Ironshore Specialty Insurance Company
James River Insurance Company
Landmark American Insurance Company
Lexington Insurance Company
Liberty Insurance Corporation
Liberty Mutual Fire Insurance Company
Liberty Surplus Insurance Corporation
LM Insurance Corporation
Lumbermens Underwriting Alliance
Maiden Specialty Insurance Company
Maryland Casualty Company
Maxum Indemnity Company
Metropolitan Property & Casualty Insurance Company
Mid Century Insurance Company
MT Hawley Insurance Company
National Fire & Marine Insurance Company
National Surety Corporation
National Union Fire Insurance Company of Pittsburgh PA
Nationwide Insurance Company of America
Nationwide Mutual Insurance Company
Nevada Capital Insurance Company
New Hampshire Insurance Company
New York Marine & General Insurance Company
Oregon Mutual Insurance Company
Pacific Indemnity Company
Pacific Specialty Insurance Company
Peerless Indemnity Insurance Company
Princeton Excess & Surplus Lines Insurance
Property & Casualty Insurance Company of Hartford
Rockhill Insurance Company
RSUI Indemnity Company
Safeco Insurance Company of America
Sentinel Insurance Company Ltd
Sequoia Insurance Company
Shelter Mutual Insurance Company
Sompo Japan Insurance Company of America
Standard Fire Insurance Company
State Farm Fire & Casualty Company
Steadfast Insurance Company
Stillwater Insurance Company
Torus National Insurance Company
Torus Specialty Insurance Company
Travco Insurance Company
Travelers Excess & Surplus Lines Company
Travelers Home & Marine Insurance Company
Travelers Indemnity Company
Travelers Indemnity Company of America
Travelers Property Casualty Company of America
Truck Insurance Exchange
Trumbull Insurance Company
Twin City Fire Insurance Company
Unigard Insurance Company
United Services Automobile Association
USAA Casualty Insurance Company
USAA General Indemnity Company
Vigilant Insurance Company
Wausau Underwriters Insurance Company
Westchester Fire Insurance Company
Westchester Surplus Lines Insurance Company
Western Mutual Insurance Company
Westport Insurance Corporation
XL Insurance America Inc.
Zurich American Insurance Company

CONTACT INFORMATION

As the ultimate consumer protection agency on insurance issues, the Nevada Division of Insurance exists to serve you. We can be a source of unbiased information and assistance to you.

While most insurers have policyholder service officers to handle your policy related questions, consumers interested in further information on earthquake insurance coverage or who need help understanding what their insurance policy covers are encouraged to contact the Division of Insurance:

Northern Nevada
State of Nevada
Department of Business & Industry
Division of Insurance
1818 E. College Parkway, Suite 103
Carson City, Nevada 89706
(775) 687-0700

Southern Nevada
State of Nevada
Department of Business & Industry
Division of Insurance
2501 East Sahara Ave., Room 302
Las Vegas, Nevada 89104
(702) 486-4009

Toll Free: (888) 872-3234

E-mail: cscc@doi.nv.gov

E-mail: cnsmsvlv@doi.nv.gov

Division of Insurance on the Web

doi.nv.gov