

Nevada Division of Insurance
**Consumer's Guide to
Earthquake
Insurance
Rates**

Nevada Division of Insurance
1818 E. College Pkwy., Suite 103
(775) 687-0700 insinfo@doi.nv.gov
doi.nv.gov



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Nevada Consumer's Guide to Earthquake Insurance

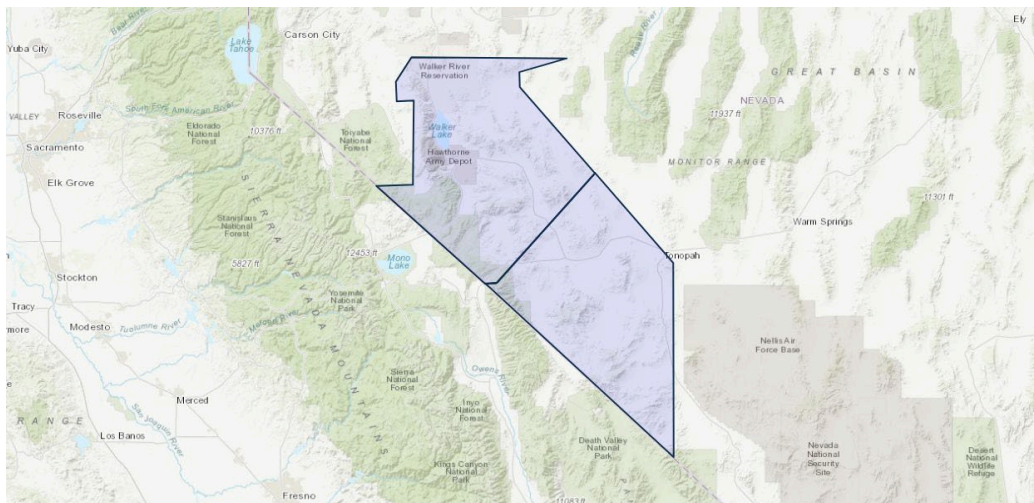
STATE OF NEVADA DEPARTMENT OF BUSINESS & INDUSTRY
DIVISION OF INSURANCE

Ned Gaines, Commissioner

Joe Lombardo, Governor

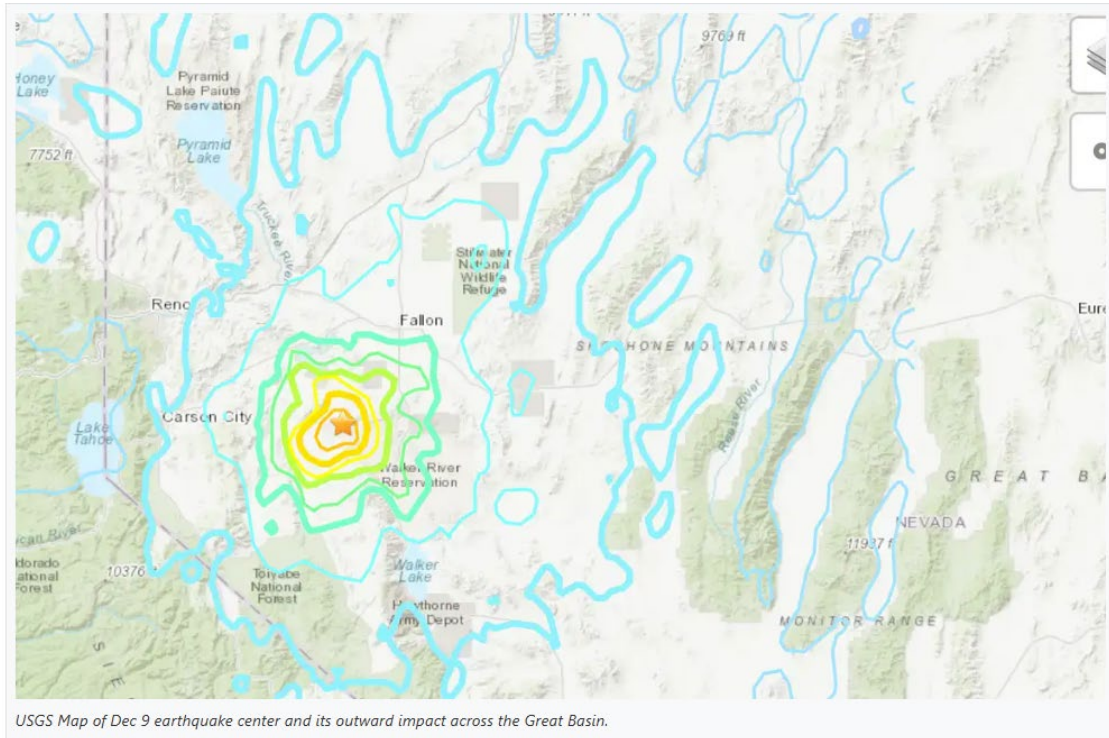
Dr. Kristopher Sanchez, Director

The 15 May 2020, M6.5 Monte Cristo Range earthquake was the largest earthquake in Nevada in over 66 years and occurred in a sparsely populated area of western Nevada about 74 km southeast of the town of Hawthorne. The earthquake produced surface rupture distributed across a 28-km-long zone along the eastward projection of the Candelaria fault in the Mina deflection of the central Walker Lane. Post-event field surveys mapped surface ruptures and measured displacements, which reached up to ~20 cm of oblique slip. Additional detailed mapping was completed using centimeter-resolution Ortho mosaics generated from Uncrewed Aerial Vehicle surveys. The rupture observations and displacement data are compiled into this 1:14,000-scale map, data tables, and accompanying digital dataset. The rupture consists of two distinct deformational domains roughly separated by U.S. Highway 95: ENE-trending ruptures with normal and left-oblique displacements in the western domain, and N- to NNE-trending ruptures with normal and right-oblique displacement in the eastern domain. The complex pattern of surface rupture is consistent with the projections of mapped bedrock and Quaternary faults in the area and illustrates the kinematics of slip partitioning at the junction of variably oriented structures in the shallow subsurface.



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Rich Briggs and Alex Hatem
make geologic observations
within Nevada's Monte
Cristo Range, June, 2022.
(Credit U.S.G.S.)*

A 5.7 magnitude earthquake shook a small northern Nevada town on Monday, December 9th, 2024. The U.S. Geological Survey said the earthquake occurred around 3:08 p.m. near Yerington, about 71 miles southeast of Reno and had a population of 8,231 people as of 2020, the U.S. Census Bureau reported. The earthquake was felt in Carson City and Reno, with less intense shakes felt around Sacramento, California, according to the geological survey. Twelve smaller earthquakes followed in the minutes after the 5.7 magnitude quake that ranged from 2.5 to 3.6 magnitude, the geological survey reported.



Earthquakes Happen in Nevada

Nevada ranks third in the country for major earthquakes, on a scale of 5.0 or higher.

Nevada has faults in almost every part of the state. Having earthquake insurance is a great choice one can make to secure dwellings and belongings. Sometimes this coverage is provided as an endorsement that can be added to homeowners' insurance for an additional fee. A separate policy for Earthquake Insurance can be purchased as well.

Most earthquake insurance policies define an earthquake as "shaking or trembling of the earth, caused by volcanic activity, tectonic processes, or any other cause." Some policies also provide coverage for events directly related to earth movement and seismic shocks such as landslides, settlement, mudflow, and the rising/sinking/contracting of earth if the damage is undeniably attributable to an earthquake.

What does Earthquake Insurance cover/NOT cover?

***Earthquake Insurance covers:**

Dwelling Coverage: Pays to repair/rebuild your home after an earthquake.

Personal Property Coverage: Pays to repair/replace your belongings if they're damaged/destroyed by an earthquake.

Additional Living Expenses: Temporary hotel stay or restaurant meals while the home is being repaired.

***Earthquake Insurance does NOT cover:**

Fire: It will not cover fire damage to your home even if the fire starts due to an earthquake. For example, if an earthquake ruptured a gas line and fire broke out, the policy will not cover the damage. The home insurance policy would cover the losses from a fire.

Land: Doesn't cover damage to land like sink holes from erosion or other hidden openings under the land. The policy will not cover large cracks or holes that appear 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.

Vehicle: Will not cover damage to your vehicle(s) even if an earthquake damages the vehicle(s) in your garage. Check your automobile insurance policy to see if such damage is covered.

Pre-existing Damage: Will not cover damage to your home if that damage was there before the earthquake.

External Water Damage: Water damage from external sources such as from sewer, drain backup, or flood. Check to see if you have a flood insurance policy.

Masonry (Brick) Veneer: Some do not cover masonry veneer which is the brick, rock, or stone that covers your home's exterior. The insurer usually deducts its value from the total cost of your loss.

Questions for Determining How Much Coverage You Will Need

When determining how much insurance you will need, consider the answers to the following questions:

1. How much will it cost to rebuild/repair my home?
2. How much will it cost to replace household items?
3. How much will it cost to find a temporary living place?

How Much Will Earthquake Insurance Cost

There are several factors that could contribute to how much you will pay for earthquake insurance.

1. Your home's location
2. Age of your home
3. The construction of your home
4. Cost to rebuild your home
5. The deductible(s)

Example of a cost:

If the home is insured for \$100,000 (Coverage A-Dwelling) with an earthquake policy deductible of 10 percent, the homeowner will be responsible for the first \$10,000 of damages with the insurance coverage paying for damages more than \$10,000.

Traditional earthquake insurance covers damage caused by an earthquake by insuring “pure loss.” That means they will assess the value of the items lost and reimburse you for that specific amount – this amount will be different for different people.

Parametric insurance is a relatively new approach that insures policyholders against specific events by using parameters (set criteria that applies to everyone) to determine the cost of the damage.

Payments are triggered if set parameters agreed on in the contract are met (for example, when an earthquake meets or exceeds a certain ground shake intensity) and a third party verifies them.

Not all policies are alike, and deductibles are different for everyone.

What Should You Do Before an Earthquake?

Understand Your Risk

Earthquakes can happen anywhere but are more common in certain areas. [Find out if you live in an area prone to earthquakes.](#)

Practice Drop, Cover, and Hold On

During an earthquake, you should Drop, Cover, and Hold On to protect yourself from falling debris. Practice with your entire household so everyone knows what to do. Here is how to practice:

DROP where you are onto your hands and knees.

- This position protects you from being knocked down and allows you to crawl to a protected space.

COVER your head and neck with your arms.

- If a sturdy table or desk is nearby, crawl underneath it for protection.
- If you cannot find a protected space, crawl to an interior wall (away from windows).
- Stay on your knees and bend over to protect yourself from injury.

HOLD ON until the shaking stops.

- If you are under a table or desk, hold onto it as things move. Use an arm to protect your head and neck.
- If you are not under a protected space: Protect your head and neck with both arms.

To Prevent Injuries, Secure Your Space

- Identify things that might fall during shaking. Imagine if the room was picked up, shaken up and down, and side to side. Which items could fall and injure you? Consider things such as televisions, shelves, mirrors, pictures, water heaters, refrigerators, and bookcases.
- Secure these items so they don't injure you during an earthquake. Straps, hooks, latches, and other safety devices are widely available.
- If you live in an area prone to earthquakes, get your building evaluated and consider structural improvements.

- Earthquakes are generally not covered by household or renters' insurance. Earthquake insurance policies may be available. Check with insurance providers.

Plan to Stay Connected

- Have a backup battery or a way to charge your cell phone.
- Have a battery powered radio so that you can stay informed.
- Create a personal support team of people you may assist and who can assist you.
- There is no way to predict an earthquake, but earthquake early-warning systems are in development. See if they are available in your area.

Learn Emergency Skills

- Learn [First Aid](#) and [CPR](#) to help others. People may be injured, and emergency services may not be available.
- Learn how to turn off the utilities in your home.
- Get a fire extinguisher and learn how to use it safely.
- Be ready to live without power, gas, and water.

Gather Emergency Supplies

- Gather food, water, and medicine. Stores and pharmacies might be closed. Organize supplies into a Go-Kit, Stay-at-Home-Kit, and a Bed-Kit:
 - Go-Kit: at least 3 days of supplies that you can carry with you. Include batteries and chargers for your devices (cell phone, CPAP, wheelchair, etc.)
 - Stay-at-Home Kit: at least 2 weeks of supplies.
 - Bed-Kit: a bag of supplies attached to your bed. Include items you will need if an earthquake happens while you are sleeping. Store sturdy shoes to protect your feet from glass, one of the most common earthquake injuries. Also include a flashlight, glasses, a dust mask, and a whistle.
- Have a 1-month supply of medication in a child-proof container, and other needed medical supplies or equipment.

- Keep personal, financial, and medical records safe and easy to access (hard copies or securely backed up). Consider keeping a list of your medications and dosages on a small card to carry with you.
- Stock up on [earthquake preparedness kits, survival kits, and other first aid supplies](#).

Resources:

Nevada Division of Insurance
[Nevada Division of Insurance](#)

USGS Earthquake Hazards Program
[Earthquake Hazards Program | U.S. Geological Survey](#)

FEMA Earthquake Risk
[Earthquake Risk | FEMA.gov](#)

Nevada Seismological Laboratory
[Nevada Seismological Lab](#)

Ready
<https://www.ready.gov/financial-preparedness>

American Red Cross
[Earthquake Safety | Earthquake Preparedness | Red Cross](#)

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