

# Preparing for an Earthquake



Truth is, earthquakes can be devastating natural events, causing significant destruction in seconds. Earthquakes and volcanic eruptions can quickly cause considerable damage over a wide area.

## Prepare your family and your home for an earthquake or volcanic eruption with these important tips:

As an American Family customer with a home in an area subject to earthquakes and volcanic eruptions, I want to put your mind at ease by assuring you that we'll be there for you in case that disaster strikes. But I'm sure you'll agree that, no matter how much help you'll get rebuilding, it's always better to avoid damage than to repair it. That's why we want you to keep this guide handy at all times. Following these simple, step-by-step tips will help you maximize safety and minimize damage to your home and property.

### What you should do now before an earthquake

- Identify safe places indoors and outdoors:
  - Under sturdy furniture such as a heavy desk or table
  - Against an inside wall
  - Away from places where glass could shatter such as windows, mirrors, pictures, or where heavy furniture or appliances could fall over.
  - If you are outdoors, move into the open, away from buildings, trees and utility lines.

### What you should do now before a volcanic eruption

- Develop an evacuation plan away from rivers or streams that may carry mud or debris flow.
- Keep three extra air filters and oil filters on hand for your vehicle.
- Keep three extra filters on hand for your home heating and cooling system.
- Keep a roll of plastic wrap and packing tape so you can wrap and protect computers, electronics, and appliances from ash.

### Additional steps to take before an earthquake or volcanic eruption

- Develop a communication plan in case you and your family are separated from one another during an earthquake or volcanic eruption (a possibility during the day when adults are at work and children are at school). Develop a plan for reuniting after the earthquake or volcanic eruption.
- Ask an out-of-state relative or friend to serve as the "family contact". Make sure everyone knows the name, address, phone number and e-mail address of the contact person.
- Make a list of family and friends you will notify in the event that you evacuate so they know where you are going and how they can contact you.
- Pack a disaster supply kit.
- Place important papers in a re-closable food storage bag inside your disaster supply kit.
- Know how to shut off electricity, gas and water to your home.
- Establish a plan for your pets.

### Identify potential hazards in your home

You can help minimize damage to your home by identifying all unsecured objects that might fall during an earthquake or volcanic eruption.

- Strap the water heater into wall studs or masonry with metal straps and lag screws. Have a plumber replace rigid gas connections to water heaters, stoves, dryers, and other gas appliances with a flexible gas supply line. The goal is to reduce the risk of movement or tipping, which can spark a fire or lead to water damage.
- Move heavy furniture such as bookcases and entertainment centers away from sofas, beds, and other places you and your family sit or sleep. Secure both top corners of tall furniture into a wall stud, not just the drywall. The goal is to prevent tipping over and spilling of contents, which can block exits to your home.
- Secure the flat panel television to the wall. This applies to televisions weighing less than 110 pounds with a 60-inch diagonal screen size or smaller.
- Place only soft art, such as unframed posters or rugs and tapestries, above beds or sofas. Hang mirrors, pictures, and other hanging objects on closed hooks. The goal is to prevent objects, which may have sharp edges or be heavy, from falling and injuring you or your family.
- Install two plastic sleeves over straight tube fluorescent lights. This will help to keep them from spreading glass shards on the floor if one falls out during an earthquake.

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## During a volcanic eruption

A volcano is usually a sudden, explosive disaster requiring immediate evacuation to a safer location. The rock debris, pyroclastic flows, and floods will make the area around the volcano dangerous to anyone that stays.

- Follow instructions issued by authorities.
- Take your disaster supply kit and evacuate.
- Evacuate to an area upwind rather than downwind if possible.
- When evacuating, if you are in a valley, close to a stream, or crossing a bridge, check upstream for mudflows or lahars.
- If you are unable to evacuate:
  - Seek shelter indoors if possible.
  - Close all windows and doors to keep ash out and seal up drafts.
  - Seek higher ground.
  - Put on long pants, long-sleeved shirt and hat to avoid irritation from ash.
  - Wear a dust mask or place a wet cloth over your nose and mouth to help filter ash.
  - Leave your vehicle turned off until the eruption has ended and the ash has settled.

## Following an earthquake

- Check for gas or water leaks and electrical shorts and turn off damaged utilities.
- Instruct the fire department or gas and electric companies to turn the utilities back on when the area is secure.
- Obey evacuation orders from authorities.
- Be prepared for aftershocks.

## Following a volcanic eruption

- Frequently monitor volcano information on the radio and television.
- Be prepared to stay indoors and avoid downwind areas if ash fall is predicted.
- Close windows, doors and dampers. Place damp towels at door thresholds and other draft sources.
- Evacuate if advised to do so by authorities.
- Keep your skin covered with long pants, long-sleeved shirt and hat to avoid irritation from ash.
- If you have to go outside, wear eye goggles and a dust mask or place a wet cloth over your nose and mouth to help filter ash.
- Check with your emergency contact to let them know your status and plan.
- Frequently change air filters for your home heating and cooling system.
- Frequently change oil and air filters in your vehicle.

## PACK A DISASTER SUPPLY KIT FOR YOUR FAMILY

There are five basic items you should store in your home in preparation for an earthquake or volcanic eruption: water, food, first-aid supplies, clothing and bedding, tools and emergency supplies (such as a portable radio, flashlight and batteries). Keep items you would want to take with you in the event of an evacuation in a container, such as a plastic or vinyl container with a lid, backpack or duffel bag.

### Disaster supply kit checklist

- Canned and non-perishable foods
- Bottled drinking water
- Baby food, formula and diapers
- Manual can opener
- Plastic silverware, cups and paper plates
- Prescription medicines
- Cash
- Hand-cranked or battery-operated radio, flashlight and batteries
- First aid kit
- Toilet paper, paper towels and hand sanitizer
- Toiletries
- Bedding, blankets or sleeping bags
- Towels
- Clothing
- Insect repellent
- Camera and memory card
- Cellular phone and charger
- Re-closable plastic food storage bags
- Plastic trash bags
- Plastic tarps
- Plastic wrap, duct tape and packing tape
- Cleaning supplies and bleach (without additives)
- Tools, including hammer and nails
- Work gloves, dust mask and eye goggles
- Emergency phone numbers
- Pet supplies and food
- Toys, books and games

NOTE: Replace perishable items such as water, food, medications, and batteries on a yearly basis.

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## Reporting an earthquake or volcanic eruption claim

Report any damage to American Family's Claim Customer Care Center, 1-800-MY-AMFAM (1-800-692-6326), amfam.com, or your agent as soon as possible.

The aftermath of an earthquake or volcanic eruption can be a trying and traumatic time. But take comfort in the knowledge that American Family and our claims teams will be there to make the damage assessment, and recovery process as fast and painless as possible.

## Tell us where you can be reached

Safety should always be your first priority. Sometimes this means leaving your home to seek shelter. If this happens, please share your temporary address and phone number with your agent or claims adjuster as soon as it's convenient so we can keep you informed.

## Take measures to protect your property from further damage

After an earthquake or volcanic eruption and it's safe to return as directed by authorities, there are several things you can do to prevent further damage and stay organized.

- Use plywood, tarps or other materials to cover broken windows, doors and damaged rooftops to protect it from inclement weather.
- Keep roofs free of volcanic ash in excess of 4 inches.
- Protect dust-sensitive electronics from volcanic ash by covering them with plastic wrap and taping sections together with packaging tape to create an air tight seal.
- Make sure to keep copies of bills and receipts for all materials and services purchased for temporary repairs to share with your claims adjuster.
- Separate damaged and undamaged property, and begin to compile a list of the damaged items.
- Take photographs of damage to your home and the damaged personal property. Give a set of the photographs or digital photo files to your claim adjuster.

## Meet with the adjuster for the initial property inspection

When the claims adjuster visits your property, he or she will develop estimates on the damage to your home and personal property. Be prepared to point out all areas of concern.

## Compile an inventory of damaged personal property

Your claims adjuster will help you compile a list of personal property damaged in the earthquake or volcanic eruption. The list should be as complete and accurate as possible. We understand this can be a time-consuming and emotional task, but do the best you can. Once you have the list completed you will provide a copy to your claims adjuster.

## Meet with the adjuster to discuss your settlement

After the investigation is completed, your claims adjuster will contact you – in person or by telephone – to review your claim and discuss the settlement.

## Be careful selecting a contractor

It is your responsibility to select a contractor and arrange for repairs. It is usually best to select a local contractor or repair service; one that has been in the area for several years, is insured and bonded and gives you a written estimate. As we work with you during this process, please feel free to ask questions and express all of your concerns.

*These tips were provided by both American Family Loss Control, the Insurance Institute for Business & Home Safety, and courtesy of the U.S. Geological Survey.*

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