

DISASTER PREP GUIDE

EARTHQUAKES



Induced earthquakes are on the rise. Oklahoma, for example, now averages more than

5 earthquakes
PER WEEK.¹

High-risk zones

for earthquakes are along fault lines in the **WEST, SOUTHWEST AND MIDWEST.**²

Earthquakes can happen at

any time
WITHOUT WARNING.²

BEFORE

- **Prepare.** Secure any items in your house that could fall and cause damage or injury.
- **Practice.** Do earthquake drills with your family. Learn the Drop, Cover and Hold On method to protect yourself. Have an evacuation plan in case your property is not safe.
- **Store insurance info safely.** Make necessary updates to your homeowners or renters insurance policy and home inventory. Store them in a secure place, such as a safe, a safe deposit box or online. Keep contact information for your insurance agent and insurance company on hand.

DURING

- **Drop, cover, and hold on.** Drop to your hands and knees. Cover your neck with your arms. Hold on to any sturdy shelter. Do not stand in a doorway.
- **Stay where you are.** Do not go outside until shaking stops. Try to protect yourself from flying debris.
- **Use caution.** Smaller earthquakes often follow the main shock.

AFTER

- **Scan the environment.** Check for dangerous debris. If there is a safe way out of a damaged building, go outside to an open space. Use local alerts, radios and other sources — such as apps from the [Federal Emergency Management Agency](#) or the [American Red Cross](#) — for timely information.
- **Photograph property damage.** Call your insurance agent or insurer's claims hotline when you are safe. Your policy might require that you make the notification within a certain time frame.
- **Avoid fraud.** Home repair fraud is common after disasters. Be wary of aggressive contractors or demands for up-front repair payment. If you have concerns, contact your state insurance department.



For tips to protect your home before an earthquake, visit [InsureUonline.org](https://insureuonline.org).

¹ - <https://earthquakes.ok.gov/>

² - <https://www.fema.gov/earthquake-hazard-maps>