





There is a 99% chance of a magnitude 6.7 or greater earthquake striking the Golden State during the next 30 years, according to the California Earthquake Authority. Are you prepared for the "Big One?" Homeowners should take the necessary precautions to minimize property damage before a quake strikes. Mercury Insurance wants to keep you safe, so the company has compiled a checklist with the things you need to consider when creating your earthquake preparedness and safety plan.

Your Property

HOME EXTERIOR

Evaluate roof for any weak spots	☐ Inspect the foundation of your home for cracks	 Scale back or relocate trees that could fall on and cause damage to your home during an earthquake
Reinforce brick chimneys or other masonry	Strengthen walls within a crawl space	Secure home to foundation with anchor bolts every 4 to 6 feet
Brace "soft" first floor of a home with large openings like a garage door, or a hillside house built on stilts	Locate your breaker box and label the switches clearly	







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Secure water heater with two metal straps attached to studs	Secure items in your garage to reduce hazardous material spills, prevent damage to vehicles and maintain access to exits	Use flexible connectors for gas appliances to prevent fires
Install latches to secure cabinet doors	Secure refrigerator to walls with earthquake appliance straps	Remove or lock refrigerator wheels to prevent movement during an earthquake
Place beds away from windows and heavy items that could fall including mirrors – only lightweight or soft items such as tapestries should hang over a bed	Hang pictures and mirrors on closed hooks	Move heavy furniture, such as bookshelves, away from areas people sit or sleep
Keep unstable or heavy objects away from doorways	Secure top-heavy furniture to studs	Secure small valuables and home décor with non-damaging adhesives – clear quake gel, earthquake putty or microcrystalline wax
Lock important documents and irreplaceable valuables in a waterproof, fire resistant box	Scan photos and documents and upload them to a secure cloud storage site	







CREATE AN EMERGENCY PLAN

Establish an emergency contact out of the area who can be called by everyone to relay important information	 Discuss a meeting spot in your neighborhood or city 	Practice "Drop, Cover and Hold On"
Identify protective spots in every room – under sturdy tables or against interior walls	Store a fire extinguisher in an easily accessible location in your house	Keep shoes and a flashlight close to each bed in the house
Take a first aid and cardiopulmonary resuscitation (CPR) training course	☐ Teach every member of your household to use their emergency whistle or knock three times repeatedly if they are trapped	☐ Identify the locations of utility shutoffs – keep the necessary tool(s) near that location
Provide all household members with a list of emergency contact phone numbers	Be aware of the earthquake plan in place at your children's school or daycare	







HOUSEHOLD DISASTER KIT (Two weeks' worth)

Large water/bug proof container	Non-perishable food items	☐ Dried fruits and nuts
Canned goods	One gallon of water per person per day	 Cooking utensils – can opener, knives, spatula, spoons, tongs, pot holders, cutting board
Grill for cooking	Extra fuel for grill	Waterproof matches or lighter
Pots and pans with lids	Plates, bowls, cups	Forks, spoons, knives
Dish towel, soap, sponge	☐ Warm clothes	Change of clothes and sneakers
Tent	Sleeping bags	Pillow and cushion
Extra blankets	☐ Heavy duty plastic bags	☐ Protective goggles
☐ Work gloves	☐ Dust masks	Wrenches, multi-tool and other necessary tools to turn off utilities







HOUSEHOLD DISASTER KIT (Two weeks' worth)

Fire extinguisher	∐ Hand crank portable radio	Extra batteries for radio and flashlights
Additional flashlights and/or headlamps	☐ Whistle	Games, toys, crayons, coloring books and stuffy for children
Pet food and bowls	Leashes, harnesses and comfort/play items for pets	First aid kit – bandages, dehydration salts, gauze, anti-histamines and aspirin
Medications and copies of prescriptions, medical cards, doctors' contact information and consent forms for dependents	☐ Toiletry kit – toilet paper, hand sanitizer, tooth brush, toothpaste, sun screen, insect repellent	Copies of personal documents – insurance policies, medical records
☐ Emergency cash		







CAR AND WORK DISASTER KIT (Three days' worth)

Backpacks to hold the following items	First aid kit – bandages, dehydration salts, gauze, anti-histamines and aspirin	 Medications and copies of prescriptions, medical cards, doctors' contact information and consent forms for dependents
Baby wipes, toothbrush and toothpaste, feminine products	☐ Emergency cash	☐ Whistle
Flashlights or headlamps	Extra batteries and phone charger	One gallon of bottled water
Non-perishable snack foods	Spare eyeglasses or contact lenses with solution	☐ At least half tank of gas
Road maps		







Get Insurance Coverage

Contact a Mercury Insurance agent to determine your household coverage needs	 Create an inventory list and keep it current, save receipts and take photos for documentation 	Update your policy as needed (recommended yearly)
Familiarize yourself with what is and isn't covered	Purchase a California Earthquake Authority policy through your Mercury agent	

Filing a Claim for Mercury Policyholders if you're property is damaged

24/7 claim lines (800) 503-3724	Provide your policy number	Include the date, time and location
Give a description of the damage	☐ Take an inventory of damaged property	Evaluate and document the damage in photos
Do not dispose of damaged items	 Make temporary repairs to protect property from further damage 	 Keep itemized receipts for expenses such as temporary housing, repairs and meals