

Protect Your Home with Earthquake Insurance

The NEIC now locates about **20,000 earthquakes** around the globe each year, or approximately **55 per day**.

Over the last 100 years in the United States, earthquakes have occurred in **39 states**, and have inflicted damage in all **50 states**.

A poll by the Insurance Information Institute indicated that **only 11%** of U.S. homeowners had earthquake insurance.

Earthquake Insurance Frequently Asked Questions

Q: Does my Homeowners Insurance policy cover earthquakes?

A: A standard homeowners insurance policy does not include earthquake damage. Without separate earthquake insurance coverage, you could be responsible for 100% of the cost of repairing your home and replacing your belongings in the event of an earthquake.

Q: Do I really need earthquake insurance?

A: Earthquakes are a matter of when, not if. They can happen almost anywhere at any time. A minor quake might damage your furnishings and personal belongings, but a big quake could cause catastrophic damage to your home's structure. Having earthquake insurance means having financial resiliency and peace of mind in the face of any quake.

Q: I don't live in California; do I still need earthquake insurance?

A: While seismic activity is most often associated with the western United States, the U.S. Geological Survey (USGS) Seismic Hazard Map indicates regular ground shaking across the central and eastern U.S. Over the last 100 years, earthquakes have occurred in 39 states and have inflicted damage in all 50 states.

Earthquake Insurance Frequently Asked Questions

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Q: In the event of an earthquake, would federal disaster assistance help pay for damages?

A: Not necessarily. Federal disaster assistance is only made available when there is a Presidential disaster declaration, and most earthquake events do not result in a declaration. Other disaster assistance may be available in the form of government loans, but these loans are often for limited amounts and must be paid back.

Q: What earthquake coverage limits should I buy?

A: Each individual has specific needs. With Palomar's affordable and flexible policies, you can choose the coverage that best fits your budget. Talk to your agent to determine what is right for you.

Q: Who is Palomar Insurance?

A: Palomar is a publicly traded specialty insurer serving residential and commercial clients nationwide. With a rating of "A (Excellent)" from AM Best, Palomar offers unwavering financial stability. To learn more, visit PLMR.COM

What Does Palomar Earthquake Insurance Cover?



Dwelling

Earthquake insurance coverage protects the structure and attached features of your home



Personal Property

We offer coverage that protects the personal belongings inside of your home



Loss of Use

If your home is uninhabitable after an earthquake, we cover additional living expenses such as housing

Sources

<https://www.usgs.gov/faqs/why-are-we-having-so-many-earthquakes-has-naturally-occurring-earthquake-activity-been>

<https://content.naic.org/cipr-topics/earthquake-insurance>

<https://www.iii.org/article/background-on-earthquake-insurance-and-risk>

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