

# I have earthquake damage.

## What do I need to do?

### **Put safety first.**

*Make personal safety your first priority.* During an earthquake, buildings may collapse or slide off their foundations. Listen to the local radio for up-to-date information. Be prepared for aftershocks, which may cause additional damage and bring down weakened structures. If your home or business is severely damaged, stay out of it until local authorities say it's safe for you to return.

When you are able to survey your home or office, check first for damage to gas, electric or sewage systems, as well as your chimney. Don't use damaged systems until they've been checked by professionals. If gas is leaking, turn it off at the main shut-off valve, leave the building immediately and call a professional for service. Watch out for broken glass and sharp objects.

If you must drive, use caution. Look out for downed wires and debris, and remember bridges and roads may be damaged.

### **Call 1-800-332-3226 to file your claim.**

If you have purchased earthquake insurance from Safeco and you have damage from the quake, report it to us *as soon as possible*. During this first call, you should be ready to provide at least a general description of your damage. A representative will talk you through your claim, recording the details.

A claims professional will call you after you've reported your claim. Most of the time Safeco is able to make contact with you within 72 hours. If you have serious damage, we will make every effort to get to you first.

### **Make temporary repairs.**

If an earthquake has caused damage to your property, it is your responsibility to take action to avoid further damage, once it is safe to do so. If you can, clean up broken glass and cover broken windows with heavy-duty tarps or plywood to prevent additional water damage.

If you're not sure it's safe for you to do any of this work, professionals can help. You'll usually find them listed under "contractors" in your phone directory. Make sure to save receipts from any temporary fixes as part of documenting your damage.

### **Review your insurance policy, so you know what's covered.**

Earthquake insurance is not covered under Safeco's standard home or business insurance policy. Homeowners may purchase a separate earthquake insurance policy and business owners may add the coverage as an endorsement.

If you have purchased earthquake insurance, your policy typically covers the cost to repair common earthquake damage—including damage to roofs and walls, and most of your belongings or inventory. Some restrictions do apply. For example, your policy typically does not cover damage to fences, patios, landscaping, broken glassware or art objects.

*Call 1-800-332-3226  
to file your claim  
and get your  
life back to normal.*



In addition, you may have a higher deductible for earthquake damage than you have on your primary property policy. Review what's covered and the deductible you have, so you know what to expect when you file your claim.

If you can't live in your home, Safeco will pay **additional living expenses**, as noted in your policy, typically for up to 12 months while damage is assessed and your home repaired or rebuilt. If, for some reason, your repairs take longer, you may be eligible for additional assistance from federal emergency programs. Review your policy for detailed coverage explanations.

If damage to your business is extreme, review your property policy to determine your **business income coverage**. This coverage typically covers the costs to replace lost profits, payroll and operating expenses to help you get back in business. However, this coverage is optional and not all business owners choose to buy it.

If you don't have earthquake insurance, you may qualify for grants from FEMA ([www.fema.gov](http://www.fema.gov)). Business owners also may be eligible for low-interest loans from the Small Business Administration ([www.sba.gov](http://www.sba.gov)).

#### **Document your damage.**

As soon as you can, start making a list of items that were damaged by the earthquake. A good, thorough list will help us process your claim faster. Document the damage with photos, video tapes, bills and receipts. In the meantime, don't throw out damaged items—especially expensive ones.

Your claims professional will advise you about any specific information we will need from you to process your claim so you can get started on permanent repairs.

#### **Schedule permanent repairs.**

Safeco requires you to wait until your claims professional has assessed your damage before you begin making permanent repairs. However, we encourage you to schedule permanent repairs as soon as possible because contractors can be tough to schedule after an earthquake. Use a local, licensed, bonded and insured contractor, and check references.

#### **Understand your responsibility for home or business improvements.**

Safeco will replace damaged items and materials with the same type and quality of the materials you're replacing. For example, if you have a fiberglass roof, we will pay to repair or replace damage with fiberglass materials—but we won't pay to replace it with more expensive slate tile.

If damage is extensive, people sometimes decide to take the opportunity to upgrade their property with better or more expensive materials. Again, Safeco will only pay for replacing materials of like kind and quality. If you want to pay the additional expense to upgrade, you're certainly welcome to do that out of your personal budget.

Any time you make improvements to your property, talk to your agent to make sure you have enough insurance and to find out if you are eligible for discounts.

*Make a thorough list of items damaged by the earthquake—it will help us process your claim.*