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Join More than 18 Million People in the Great ShakeOut

*The California Earthquake Authority encourages everyone to participate
and to consider earthquake insurance*

(SACRAMENTO) Tomorrow at 10:17 a.m. the California Earthquake Authority (CEA) will join more than 18 million people for the Great ShakeOut, the largest earthquake drill in the world.

Started in Southern California in 2008 and now truly a worldwide event, the ShakeOut encourages people everywhere to practice "Drop, Cover and Hold On." The 2013 Great California ShakeOut is expected to surpass last year's total of 9.4 million Californians participating.

"The annual ShakeOut reminds us that damaging earthquakes are a daily risk in California," said CEA Chief Executive Officer Glenn Pomeroy. "Knowing how to prepare to survive and recover after a major quake hits is crucial for keeping our families safe. And Californians who take the next step and buy earthquake insurance will be financially prepared as well. They can repair or rebuild their homes and recover much faster after the next damaging earthquake."

Since homeowners insurance policies do not cover earthquake damage – a separate policy is required – those without earthquake insurance will be responsible for all costs, including repairing or rebuilding their home, replacing personal property, and paying out of pocket to live and eat elsewhere while awaiting repairs or replacements.

After a damaging earthquake, outside help might not be offered or even available. If a homeowner qualifies for a disaster grant, they might not receive enough money to repair their home or replace damaged property. If government loans are available, they will be limited, and of course they must be repaid.

"We know people are concerned about protecting their homes and belongings—that's a huge part of recovering from earthquakes. That's why we recommend contacting your residential insurer or agent to discuss the recovery benefits that earthquake insurance offers," Pomeroy said.

Some 2,000 known faults crisscross California, producing an average of 102 earthquakes a day – more than 37,000 each year. According to the 2010 State of California Multi-Hazard Mitigation Plan, earthquakes large enough to cause moderate damage to structures – those magnitude 5.5 or larger – occur in California about three to four times a year.

Go to EarthquakeAuthority.com to register for the Great California ShakeOut and find out more about earthquake insurance.

The CEA is a publicly managed, privately funded organization that provides catastrophic residential earthquake insurance, and encourages all Californians to reduce their risk of earthquake loss. People choosing CEA insurance get peace-of-mind from knowing they can afford to repair, rebuild, or replace their covered property that may be damaged by the next catastrophic earthquake.

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