



Above: On August 23, 2011, an earthquake with a magnitude of 5.8 struck Louisa County in Mineral, Virginia, causing extensive damage.

## WHAT IS AN EARTHQUAKE?

An earthquake is a sudden, rapid shaking of the earth caused by the shifting of rock beneath the earth's surface. Earthquakes strike without warning, at any time of year, day or night. Forty-five U.S. states and territories are at moderate to very high risk of earthquakes. Though earthquakes in Virginia are rare, it's important to be aware of the potential threat and to have an earthquake readiness plan. **Buying earthquake insurance coverage is the best way to protect your home and your family's financial investment. Talk to your insurance agent about coverage options today!**

## BEFORE AN EARTHQUAKE: PREPARE YOUR HOME

- ✔ Bolt and brace water heaters and gas appliances to wall studs. Have a professional install flexible fittings to avoid gas or water leaks.
- ✔ Install strong latches or bolts on cabinets. Large or heavy items should be closest to the floor.
- ✔ Anchor top-heavy, tall and freestanding furniture such as bookcases, TVs and china cabinets to wall studs to keep these from toppling over.
- ✔ Ask about home repair and strengthening tips for exterior features, such as porches, decks, sliding glass doors, canopies, carports and garage doors.
- ✔ In the event of an earthquake, you may be instructed to shut off the utility services at your home. Teach responsible members of your family how to turn off the gas, electricity and water at valves and main switches. Consult your local utility providers if you need more information.

## DURING AN EARTHQUAKE

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### INSIDE:

- » **“Drop, Cover and Hold On”** - Drop down, take cover under a sturdy desk, table or bench, or against an inside wall and hold on.
- » Do not use elevators.
- » Stay away from glass, windows, outside doors and walls.
- » Stay away from bookcases or furniture that is not secure and could fall.
- » Stay indoors until the shaking stops and you're sure it's safe to exit.

### OUTSIDE:

- » If you are outdoors, find a clear spot away from buildings, trees and utility lines.

### IN A CAR:

- » Stop as quickly as safety permits.
- » Avoid stopping near or under buildings, trees, overpasses and utility lines.
- » Proceed cautiously after the earthquake has stopped, watching for road and bridge damage.
- » Do not attempt to drive across bridges or overpasses that have been damaged.

### PUBLIC TRANSPORTATION:

- » Listen to and become familiar with your public transportation emergency plans.

## AFTER AN EARTHQUAKE

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- » If you are away from home, return only when authorities say it is safe to do so.
- » After an earthquake, the disaster may continue. Expect and prepare for potential aftershocks or landslides.
- » Look for and extinguish small fires. Fire is the most common hazard after an earthquake.
- » Check on neighbors after an emergency.

### IF YOU ARE TRAPPED UNDER DEBRIS:

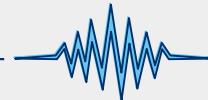
- » Do not light a match to assist with visibility.
- » Cover your mouth with a handkerchief or clothing.
- » Tap on a pipe or wall so rescuers can find you.
- » Shout only as a last resort – shouting can cause you to inhale dangerous amounts of dust.

## 2011 LOUISA COUNTY EARTHQUAKE

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**THE 2011 LOUISA QUAKE  
WAS FELT ACROSS MORE  
THAN A DOZEN U.S. STATES**



***Felt by more people than  
any other earthquake in U.S.  
history: An estimated 1/3 of the  
U.S. population felt the quake.***

**CAUSED BETWEEN \$200 AND  
\$300 MILLION IN DAMAGES**

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***OF WHICH ONLY ABOUT  
\$100 MILLION WAS INSURED***

### DAMAGES INCLUDED

- » **North Anna Nuclear  
Generating Station**
- » **Charlottesville Gas Leak**
- » **Lake Jackson Dam**
- » **Washington Monument**

**THE FURTHEST LANDSLIDE FROM  
THE EPICENTER WAS 150 MILES**

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***GREATEST DISTANCE RECORDED  
FROM ANY EARTHQUAKE OF  
SIMILAR MAGNITUDE.***

**DAMAGE FROM THE QUAKE  
WAS REPORTED AS FAR AWAY  
AS BROOKLYN, NEW YORK**