VANTAGE
POINT RISK

EARTHQUAKE INSURANCE

Earthquake Insurance Review Checklist

For Oregon and Washington homeowners

Most standard homeowners policies do not cover earthquake damage. Use this checklist to understand what your policy may not cover and what to compare before you decide. Bring it to any earthquake insurance conversation.

Step 1 · Confirm whether you have coverage

- Do I have earthquake coverage now, as an endorsement or a separate policy?
- Is earthquake listed on my declarations page?
- Have I reviewed the actual endorsement or policy wording, not just assumed?

Step 2 · Review the main limits

- Dwelling limit (based on rebuild cost, not market value)
- Other structures limit (detached garage, shop, fence)
- Personal property / contents limit
- Loss of use / additional living expenses
- Debris removal
- Ordinance or law / building code upgrades

Step 3 · Understand the deductible

- Is the deductible a percentage or a flat dollar amount?
- What percentage applies, and what value is it based on?
- Are dwelling, contents, and other structures each subject to a separate deductible?
- Could I actually afford the deductible after a major loss?

Step 4 · Look for exclusions and limitations

- Flood, tsunami, landslide, mudflow, sinkhole
- Brick / masonry, chimneys, masonry veneer
- Retaining walls, pools, patios, walkways, driveways, fences, landscaping
- Detached structures and vehicles
- Pre-existing and cosmetic damage

- Anything below the deductible

Step 5 · Review property eligibility

- Year built, construction type, foundation type
- Masonry or brick, chimney
- Retrofitting (foundation bolting, cripple wall bracing)
- Water heater strapping
- Prior earthquake damage, occupancy

Step 6 · Compare options

- Carrier or specialty market
- Endorsement vs standalone policy
- Limits, deductibles, exclusions
- Waiting period or post-event moratorium rules
- Premium (compare this last)

Step 7 · Decide what risk you are keeping

- Could I rebuild without insurance if I had to?
- How much equity is exposed, and what is my mortgage balance?
- Would I need temporary housing during repairs?
- What is the honest worst case I am protecting against?

Want help comparing earthquake options in Oregon or Washington? Compare your coverage at vantagepointrisk.com/compare-your-coverage or get a quote at vantagepointrisk.com/get-a-quote.

This checklist is general education, not a coverage determination, engineering recommendation, or legal advice. Earthquake coverage varies by carrier, policy form, state, property characteristics, endorsements, exclusions, limits, deductibles, and underwriting eligibility. Actual coverage is determined only by the policy contract and the facts of a specific loss. Retrofitting should be evaluated by qualified contractors, engineers, or local building officials.