

Pauma/Valley Insurance Agency, Inc.

"Valley Center's Most Trusted Independent Insurance Agency since 1978"

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"Did You Feel It?" What you need to know about Earthquake Insurance



PVI Times - Earthquake Edition

"Did You Feel It?"

September is National Earthquake Preparedness Month

Brandon with Pauma Valley Insurance Agency, Inc. explains why earthquake insurance is essential for California residents.

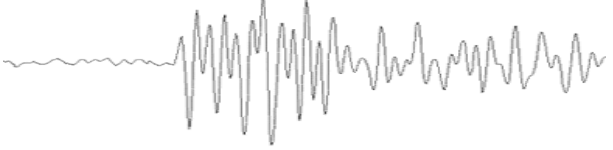
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"Did You Feel It?" Essential Tips To Help Prepare Your Family For An Earthquake

As it's been said, "Every day is earthquake season in California."

As you probably know, earthquake damage is not covered by a standard homeowners insurance policy. Earthquake insurance provides protection from the shaking and cracking that can destroy buildings and personal possessions. Coverage for other kinds of damage that may result from earthquakes, such as fire and water damage due to burst gas and water pipes, is provided by standard home and business insurance policies.

There are all kinds of myths surrounding earthquakes but the truth is that we have no way of predicting them. Earthquakes are unaffected by the time of day and can occur in the morning, afternoon or evening. This is why earthquakes are so dangerous. We never know when one might occur, which is why people who live in areas prone to earthquake like California, must be prepared.



According to the USGS, scientists have determined that there is more than a 95 percent probability over the next 30 years of an earthquake occurring in California with a magnitude 7.0 or greater. Are you prepared and protected?

Pauma/Valley Insurance offers five of the most competitive earthquake insurance programs available in California. With our agency's special access to these products we can help you find the coverage that best fits your needs. These programs have broader coverage and lower premiums than many other earthquake insurance policies available.

Protect your home and personal belongings with an earthquake policy today, and prepare your family for an earthquake by following these essential suggestions:

1. Identify potential hazards in the home and fix them.
Is your water heater safely strapped? Is your flat screen television securely mounted on the wall? Are there tall, heavy pieces of furniture that need to be secured to the wall? Each of these poses a significant hazard both in terms of a family's safety and costs should damage occur to these fixtures or because of them.

2. Create a disaster preparedness plan.
Does your family know what to do when an earthquake occurs? It is very important to make sure everyone in the house knows the right thing to do before, during and following an earthquake. All family members should be able to identify safe spots in the home and know how to "drop, cover and hold on." Keep shoes and flashlights under beds, devise a signal (such as three knocks) if someone becomes trapped, identify a safe spot to meet after the shaking stops, and have practice "drills" every now and then to make sure everyone knows what the plan is. These are just a few ideas for how a family should be prepared for an earthquake.

3. Prepare disaster supplies kits.
Everyone should have a disaster supply kit -- personally and for the household. Personal kits might include prescription medications, dust masks, flashlights and batteries and copies of personal identification items. Kits should be placed in the home, in the car and at work. You never know where you'll be when an earthquake occurs. A household kit should include things like essential documents (insurance policies, deeds, etc.), battery-operated radio and batteries, drinking water, non-perishable food items, a first aid kit, tools, garbage bags, supplies and restraints for pets if necessary, blankets, etc. This kit should be stored in a water-resistant and easily-accessible place in the home.



4. Identify your building's potential weak spots and fix them.
If there is any way to strengthen your home from sustaining significant damage from an earthquake, do it! If you need assistance in identifying weak spots, there are professionals out there who specialize in this sort of thing. Examples of weak spots include inadequate foundations, unbraced cripple walls, soft first stories, and unreinforced masonry. If you find any of these kinds of weaknesses in your home, fix them as soon as you can.

5. Protect yourself during an earthquake: Drop, Cover and Hold On.
During an earthquake, you should drop to the floor, cover yourself (get under a sturdy table, for example) and hold on until the shaking stops. Avoid things like exterior walls, windows, hanging objects, mirrors and do not go outside! If you're in bed, cover your head with a pillow and stay there. If you are in your car, pull over and set the parking brake (don't part under overpasses). If you're outside, move clear of power lines, trees, buildings, etc. If you're in a public place such as a stadium or theatre, stay put and cover yourself.

6. After the earthquake check for injuries and damages.
Check everyone for injuries and administer care or first aid immediately. If you are trapped, cover your mouth, nose and eyes from dust. Seek emergency medical care as soon as possible, if necessary. These are all common sense actions. As for damage, your home (or the building you are in at the time of an earthquake) is at risk for fire, gas leaks, power outage and broken lights or appliances. Put out small fires if you can and turn of the main gas valve ONLY if you suspect there is a leak.

7. When safe, continue to follow your disaster preparedness plan.
Once your family is safe and you've attended to any immediate needs, follow through with your disaster preparedness plan. Remember, aftershocks and tremors may occur for days or weeks following an earthquake. Just because the shaking has stopped doesn't mean it's done for good. You must always be prepared.

According to the USGS, there is a 95% probability of a 7.0 magnitude earthquake occurring in California within the next 30 years. [View the shake map at USGS.gov](#)

"Totally Unprepared" - a California and insightful multimedia campaign geared to help Californians better understand earthquake risk and how to prepare. [www.TotallyUnprepared.com](#)

Please consider our agency for any of your insurance needs.

Pauma/Valley Insurance offers all lines of coverage including **Home, Condo & Renters, Auto, Motorcycle & ATV, Boat, RV, Life/Health, Business/Commercial, Workers Comp Insurance** and more!

Because we are an independent agent appointed with over 30 carriers including **Mercury, Allstate, Progressive, MetLife, Travelers, and The Hartford**, you can be assured that we are going to provide the most competitive rates along with excellent customer service. Anytime you call or email the agency you will always talk to the same person and receive the same great hometown customer service we have been providing since 1978.

If you like the savings and service we have provided you please tell your friends about us. We would like your business one referral at a time.

Sincerely,

Brandon Strausbaugh
Pauma/Valley Insurance Agency, Inc.
License # 0662677

Happy 90th Birthday To My Grandfather Van Quackenbush!

Derek Van Quackenbush, founder and former publisher of the Valley Roadrunner Newspaper, and long time Valley Center resident, celebrated his 90th birthday on September 11. "Van," pictured with his wife Marge, celebrated with his family.

They would enjoy hearing from friends at:

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Valley Center, CA 92082

