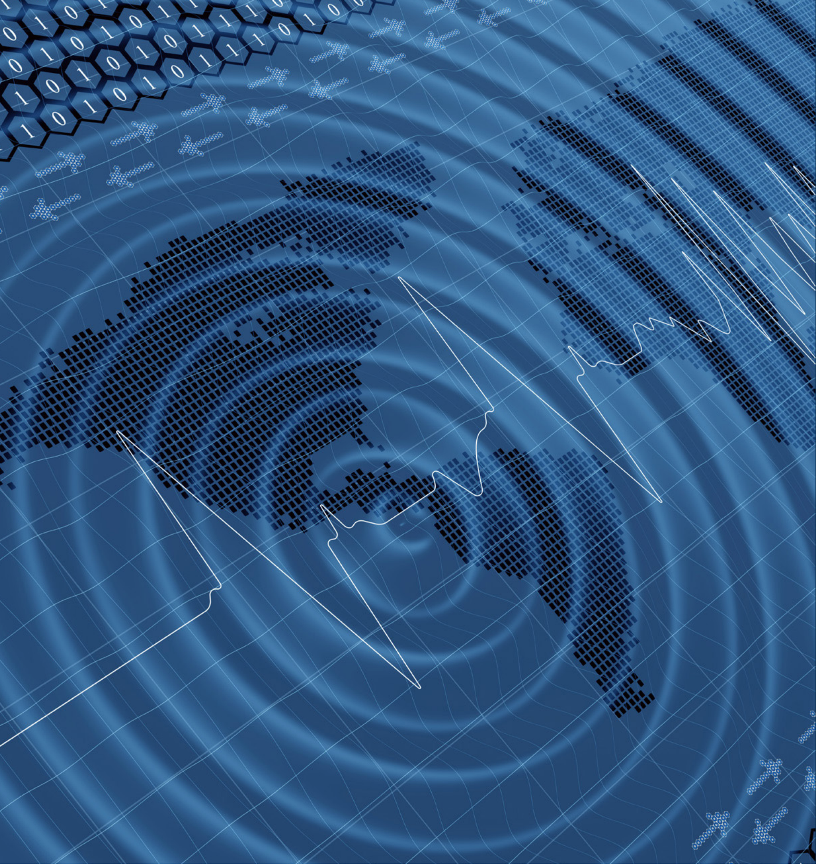

HUB Private Client

CHECKLIST

EARTHQUAKE PREPAREDNESS

Regardless of where you live, the possibility of an earthquake is constant. However, proper planning and preparation can reduce the risk of property damage or personal injury. The following are steps that should be taken to prepare for an earthquake.

VERIFY YOUR HOMEOWNERS POLICY COVERAGE LIMIT

Before an event even occurs, it's important to review your insurance program with your advisor, discuss your unique exposures and understand how best to cover your home. If you're underinsured, you won't have enough coverage to fully recover from a substantial loss. That's why it's imperative to review your homeowners policy to ensure it provides the necessary protection and coverage needed for a complete recovery.

IDENTIFY AND FIX EXTERNAL STRUCTURAL WEAKNESSES

- Examine your home's foundation and check for any structural damage.
- Assure that larger openings on lower levels, such as garages or homes built on stilts, are properly braced.
- Secure water heaters by strapping them in two places to a wall stud.

IDENTIFY AND FIX INTERNAL RISKS

- Relocate any items that are heavy enough to cause bodily injury should they fall away from beds and couches.
- Install flexible connectors on gas appliances to reduce the risk of fire from ruptures.
- Make sure that falling items won't block your exit.
- Install an automatic gas shut-off valve at the meter or keep the appropriate wrench nearby to do it yourself to minimize the risk of fire following an earthquake

BE PREPARED

Emergency Household Items Kit

After an earthquake, you may be unable to access your home for several days. An emergency household items kit should be able to sustain you and your family for at least three to seven days and include:

- Canned and packaged food
- Drinking water (one gallon/4 litres per person, per day)
- A charcoal or gas grill for cooking
- Warm clothing and blankets
- Pet supplies and restraints
- Non-electric can opener
- Baby supplies (diapers, non- perishable milk and baby food)
- Battery-operated weather radio

CREATE A DISASTER PLAN

- Make sure that you and your family members know what it means to "drop, cover and hold on" during an earthquake and periodically practice this drill at home.
- Identify and communicate with household members the "safe spots" within the various areas of your home, such as the space underneath a sturdy table or desk.
- Select a safe place outside for you and your family to meet following an earthquake.
- Designate an out-of-area contact person who can relay information in an emergency.
- Mark where your emergency food, water, first aid kits and fire extinguishers are stored.
- Mark where the utility switches and gas valves are located so that they can be turned off.
- Prepare your home to mitigate damage or injury. Items of interest include:
    - Tall, heavy furniture that could topple, such as bookcases, china cabinets or modular wall units
    - Water heaters that could be pulled away from pipes and rupture
    - Appliances that could move enough to rupture gas or electrical lines
    - Hanging plants in heavy pots that could swing free of hooks
    - Heavy picture frames or mirrors over a bed
    - Latches on kitchen cabinets or other cabinets that will not hold the door closed during shaking
    - Breakables or heavy objects that are kept on high or open shelves
    - A masonry chimney that could crumble and fall through an unsupported roof
    - Flammable liquids, such as painting or cleaning products, which would be safer in a garage or outside shed

CREATE A DISASTER SUPPLY KIT

Should you need to evacuate, you will want to have the following items on hand:

- Medications along with the names of doctors and their contact information
- Basic first aid kit
- Bottled water
- Flashlight
- Emergency cash

CRISIS RESOURCES

Be prepared. Know how to respond.

Severe weather, natural disasters and other catastrophic events can cause serious havoc — including property damage, physical injury, emotional trauma, liability claims and even the loss of life. It's important to be prepared so you can protect what matters most and recover as quickly as possible.

HUB Private Client is here to help. Visit HUB Crisis Resources for guides, tips, checklists and other information to help you prepare and respond to potentially destructive events like flood, hurricane and wildfire.

bit.ly/3WQSwC7

Speak to a HUB Private Client risk advisor for additional tips and ask how we can help design and secure earthquake coverage that meets your specific needs.

About HUB Private Client

HUB Private Client advises, advocates and protects with tailored solutions to protect your family and lifestyle today, while anticipating your needs and guiding you through tomorrow.