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Nancy Grodin
Deputy Commissioner

Joy Hatchette
Associate Commissioner Consumer
Education and Advocacy

200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202
Direct Dial: 410-468-2000 Fax: 410-468-2020
1-800-492-6116 TTY: 1-800-735-2258
www.insurance.maryland.gov

Earthquake Coverage

Most standard property insurance policies, including those that cover homeowners, renters, and commercial insureds, exclude coverage for "earth movement." Under many policies, earth movement means:

1. earthquake, including land shock waves or tremors before, during or after a volcanic eruption;
2. landslide;
3. mine subsidence;
4. mudflow; and
5. earth sinking, rising or shifting.

Property policies generally do cover any ensuing loss from fire or an explosion after the earth movement.

Property owners may be able to purchase coverage for earth movement from their insurance companies for an additional premium. A coverage endorsement can be added to the policy to remove the earth movement exclusion. If you are interested in purchasing coverage to protect your property from damage due to earthquakes or earth movement, contact your insurance representative. In certain instances, insurers may impose a coverage moratorium that lasts for a number of days after an event has taken place. So, while you may be interested in purchasing coverage against these types of losses, your insurer may have imposed a waiting period before underwriting and selling the coverage to you.

For those that own or lease automobiles, there is coverage under personal and commercial automobile policies for damage due to earthquake if you have purchased comprehensive coverage. Check your insurance policy to determine if you have comprehensive coverage and the amount of the deductible.

More information on earthquakes, preparedness and earthquake insurance can be found on the following websites:

U.S. Geological Survey: <http://www.usgs.gov/>

Federal Emergency Management Agency (FEMA): <http://www.ready.gov/>

Insurance Information Institute: http://www.iii.org/press_releases/east-coast-quake-reminder-of-need-for-earthquake-insurance.html