

For those of us living in North Carolina, earthquakes are generally thought of as an overseas or perhaps a west coast phenomenon. We have just not had much experience here in our lifetimes with earthquakes and the types of damages they can inflict on our society. But this year and last year mark the 200<sup>th</sup> anniversary of the strongest earthquakes ever to occur in the continental United States. And those earthquakes shook the entire East Coast from Missouri to New England.

In 1811 and 1812, three earthquakes on the New Madrid fault line were estimated at magnitudes above 8.0. These shocks were so strong that the mighty Mississippi river actually reversed course and flowed north for a time. Most of the loss of life occurred on the river where boats were capsized by the huge waves created by these quakes. Most of the damages occurred to crops where entire fields were churned to soup and rock falls buried fields. The aftershocks went on for several years. But without the complicated and intricate infrastructure of our time there were no great fires and no huge loss of life figures to keep these earthquakes fresh in our memories.

The New Madrid fault line runs in the vicinity of St. Louis to Memphis but due to the nature of the subterranean rock on the east coast, tremors and shocks from New Madrid are felt for thousands of miles. In 1811 the New Madrid earthquake is said to have rung church bells in Boston. For this reason, those of us living in North Carolina are more threatened by this fault line than most of us think.

Experts now estimate that an earthquake registering an 8.0 or higher would likely leave behind damages well above \$100 billion. Yes, that is billion with a B. Here in the east we simply have not built or prepared for earthquakes in the same way as has been done in California and Alaska where more recent earthquakes have occurred. And worse still, most of those losses would be uninsured losses so recovery would be much slower and less efficient.

What does this mean for you? The first thing you should consider is that your North Carolina homeowners policy does not include protection for you from earthquakes. The same is true for those of you who own commercial property insured by the standard businessowners or commercial property insurance policies. If you own other homes that you rent to others, then you should understand that the standard dwelling fire insurance form also does not include earthquake as a covered peril. Imagine trying to borrow money to rebuild your home and having to compete with almost every other citizen doing the same thing.

In almost all cases though, you should be able to add earthquake coverage to your existing NC property insurance policies whether for your home, your rental houses or your commercial property. Earthquake coverage is generally more expensive for homes and buildings that are of masonry or brick veneer construction because those types of structures don't flex as well with the shaking ground and usually result in greater damage. Also, be aware that many earthquake endorsements will have their own deductibles, some employing a deductible that is based on some percentage of the total damage caused to your property by the tremblor.

We are currently sitting on the 200 year anniversary since a major earthquake in the New Madrid fault. While some people might look at this and think it means that we are pretty safe, most seismologists will tell you that it is just a matter of time before the earth moves under New Madrid again and that we are all becoming more vulnerable and unprepared for this type of disaster with each year that passes. If you would like help protecting your home or business from earthquake risk, please call our office, toll free at 877-687-7557 or visit us on the web at [www.ClinardInsurance.com](http://www.ClinardInsurance.com)

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