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## **State Insurance Officials Urge Kentuckians To Review Policies for Earthquake Coverage** *February is Earthquake Awareness Month*

**FRANKFORT, Ky. (Feb. 1, 2024)** – February is Earthquake Awareness Month, and Kentucky Insurance Commissioner Sharon P. Clark advises consumers that having adequate insurance coverage is a critical component of being prepared for the financial impacts of an earthquake.

“We’ve learned over the years that having appropriate insurance coverage is part of a family’s financial health,” said Clark. “Now is a good time to contact your insurance agent to discuss if earthquake insurance is of benefit for you and your family.”

Most of our counties are at a substantial or moderate risk, so it’s an important topic to discuss.

“Kentuckians may associate earthquakes with far Western Kentucky, but there is a risk present in other areas of the commonwealth. The New Madrid fault runs up parallel to the Ohio River even to Jefferson County, so the risk of damage is much less but there is still the possibility.”

Because of the New Madrid fault, Kentucky is one of 16 states most at risk for earthquakes, according to the U.S. Geological Survey.

Standard homeowners’ insurance policies generally do not cover earthquake damage, but consumers can purchase earthquake coverage as an enhancement to their existing policy. Coverage costs will vary depending on the home’s structure, age, location, and the possible risk of an earthquake occurring in the area.

When shopping for an earthquake policy, remember these tips:

- Don't forget about the deductible. A deductible is the amount the homeowner is responsible for paying on each claim. The deductible for earthquake insurance is usually 10% to 20% of the coverage limit.
- Your home, belongings and outside structures like detached garages and fences may all have individual deductibles. Make sure you know your policy.

- Some policies may pay up to the total of one or more of the coverage limits if the damage is more than the coverage limits. Ask your insurance agent how the deductible works for your earthquake coverage.

For additional information, visit DOI's [Consumer's Guide to Earthquake Insurance](#).

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