

## EARTHQUAKES AND ILLINOIS

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### REASONS TO BE CONCERNED:

- The New Madrid Fault System is an active fault zone beginning in south eastern Missouri, stretching through southern Illinois, Kentucky, Tennessee, and ending in Arkansas.
- Illinois is a low probability, high risk state when it comes to earthquakes because of the extensive devastation that would accompany such an event.
- According to the U.S. Geological Survey, there's a 90 percent chance that an earthquake measuring 6.0 on the Richter scale will occur along the New Madrid fault within the next 50 years.

### PREPARING YOUR HOME:

1. Go on a hazard hunt.
  - Brace heavy items like furniture, fixtures, and appliances to prevent them from tipping.
  - Broken glass is a common cause of injury during an earthquake. Move beds away from windows. Anchor heavy mirrors and picture frames to walls. Install latches on cabinet doors to keep glassware inside.
  - Falling chimney bricks, and loose roofing materials are common exterior dangers. Check the foundation for loose or cracked plaster.
2. Practice the duck, cover, and hold technique. Duck to the floor. Take cover under a sturdy piece of furniture and hold on until the shaking stops.
3. Have an earthquake drill. Identify a central meeting place. Teach responsible family members how to shut off gas, electrical, and water utilities.
4. Add earthquake coverage to your homeowners insurance policy.

### PACKING AN EMERGENCY KIT:

Electrical, water, and gas service may be disrupted. Prepare for this possibility by packing an emergency supply kit. Items to include:

- First aid kit, emergency medications, and emergency phone numbers.
- Flashlight with extra batteries.
- Portable radio with extra batteries.
- Several gallons of water. In addition, it's a good idea to include iodine tablets or chlorine bleach to purify contaminated water.
- Basic tools such as an adjustable wrench, hammer, and pliers.
- Dry, canned, or other nonperishable food that doesn't require cooking. Include a non-electric can opener.
- Extra blankets, clothing, and shoes.
- Fire extinguisher suitable for all types of fires.



## DURING AN EARTHQUAKE:

If you're inside:

- Crawl under a heavy piece of furniture that's away from windows, light fixtures, and heavy, unsecured objects.
- Duck, cover, and hold until the shaking stops.

If you're outside:

- Crouch in an open area away from trees, buildings, and power lines. Stay there until the shaking stops.

If you're driving:

- Stop in a clear, open area. Stay away from bridges, overpasses, trees, buildings, and power lines.
- Remain in your car. Slouch below window level to avoid injury from breaking glass or flying debris.
- Listen to the radio for emergency instructions.



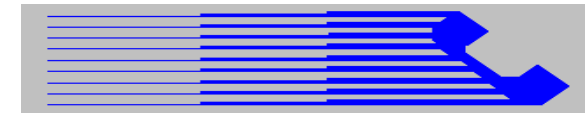
## AFTER AN EARTHQUAKE:

- Don't panic! Check for injuries and get medical assistance if necessary.
- Leave the building as soon as possible. If there's structural damage, the building could collapse.
- Turn off gas, electricity, and water if utility lines or connections are damaged.
- Don't burn matches, candles, or lighters as there may be ignitable fumes in the area.
- Find your emergency supply kit. Listen to the radio for emergency instructions.
- Don't talk on the telephone or drive your car unless absolutely necessary. Keep phone lines and streets open for emergency personnel.
- Clean up chemical spills from household products, cleaning materials, and medicines.
- Examine your home for damage. If you have earthquake insurance, report the incident to your insurance agent or company as soon as possible. Aftershocks or settling may cause damage later.

- Make temporary repairs to prevent further damage. Save the receipts if you have earthquake insurance.
- Supply the insurance company with a list of damaged property.
- Choose a licensed, reputable contractor to make repairs.



This information was compiled by the Illinois Insurance Hotline, a consumer resource sponsored by the insurance industry and operated by the Illinois Insurance Association. If you have an insurance question, call the Hotline at 1-800-444-3338 between 9:00 a.m. and 4:00 p.m. Monday through Friday.



**Call the Illinois Insurance Hotline.  
We're here to help!**

**Illinois Insurance Hotline Brochure**  
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