

Earthquake preparedness checklist



The checklist on the following pages is meant as a starting point for the types of issues that your organization should be preparing for in advance of possible earthquake in order to mitigate risk from both a damage control and a claims perspective. Please note that the following checklist is not all-inclusive and that following this checklist does not guarantee any result, including the outcome of any potential claim.

Task	Not started	In progress	Complete
Understanding earthquake exposure and insurance coverage			
Evaluate your physical and operational exposure to earthquake losses			
Determine what physical assets are at risk.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identify potential service interruption issues and impacts.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Consider potential impacts from damage to infrastructure and transportation networks.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assess the potential contingent time element exposures for your business even if it may not be physically exposed to earthquake damage.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Review your insurance policies			
Review insured values and how they might impact recovery and deductibles.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Understand the extent of policy limit(s) and sub-limits(s).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Examine business interruption/time element (direct and contingent) coverage details.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Review policy deductibles and loss-reporting requirements to avoid confusion and surprises as they can be complex.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ascertain if there are any coinsurance or occurrence limit of liability provisions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Know how your property(ies) is valued under the policy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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Understand any restrictions on timing and location of rebuilding.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Understand how code requirements are addressed in the policy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Be aware of and ready to meet all time-sensitive provisions in your policy, including requirements on filing proof of loss and suit.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identify any gaps not covered by traditional insurance and understand existing options such as parametric insurance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evaluate claims preparation and management			
Ensure that all claims team members are identified in advance. This includes advocates, accounting, and engineering experts, as well as designated insurer representatives and experts.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Meet with insurers to set claims management protocols and confirm who will represent insurers and your organization in the adjustment of claims.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Review and update procedures and responsibilities for gathering and processing claims information. This should include identifying outside resources needed for claims preparation and recovery.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine if all asset values are up to date to reflect current values for potential claims involving property damage, business interruption, and other coverage areas.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Secure and duplicate vital financial records — paper-based and digital — at a protected site.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Maintain detailed tracking of all documentation requests — what was requested, who requested it, who is responsible to respond, and when and to whom the information was sent.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Physical earthquake protection planning			
Evaluate property loss control and property security			
Meet current local building regulations.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Where possible, utilize the latest earthquake-proof building techniques.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identify locations — your own, your customers', and your suppliers' — that might be exposed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Review plans or policies for mitigating property damage before an earthquake and for recovery when it is over.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evaluate buildings' and critical equipment's exposures.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verify that battery-operated equipment and other supplies needed to maintain property integrity and security during a power outage are available and operational.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identify security resources — fencing, barriers, additional workforce — that may be needed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identify and update phone lists of roofing, electrical, restoration, and other contractors.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Human element earthquake planning			
Evaluate business continuity, emergency response, and crisis management plans			
Review and update business continuity plans based on potential impacts.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verify suppliers' business continuity plans.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evaluate possible impacts on employees, customers, and vendors.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Monitor local, county, state, and federal response agency announcements.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Contact local government agencies and emergency services to establish tiered and coordinated response procedures.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Task	Not started	In progress	Complete
Discuss with other local businesses possible recovery-coordination efforts post-earthquake.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assess crisis management procedures and tiered-response actions that elevate as impacts and disruptions become more severe.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Develop tailored messaging and communications for employees, customers, and suppliers regarding policies and procedures.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Plan for employee safety			
Review and update employee emergency plans that can be triggered once an earthquake takes place, including employee home and emergency contact lists.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Develop a communications strategy for employees at all levels of the organization.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Stress test communications procedures and systems.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ensure all employees are aware of emergency policies and procedures.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Arrange for employees to work remotely when necessary.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Establish procedures to account for employees and to disseminate information.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Review human-resource-related issues, including skills inventories, leaves of absences, and potential payments to injured, homeless, or evacuated staff.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Coordinating your team			
Clearly establish timelines and who has authority to take certain steps.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Establish which employees will most likely be able to respond to help with mitigation efforts.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Document names, phone numbers, and availability.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Coordinate contractors/vendors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Establish contracts with third-party remediation and restoration service providers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
List employee electricians and technicians, or electrical contractors and other contracting technicians, in the plan with company names and phone numbers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
List utilities companies to assist with shutting off electricity and natural gas.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Which contractors will be available prior to, during, and after the earthquake?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Meeting your earthquake preparation and response needs

For more help with earthquake planning, response, and recovery issues, engage your Marsh Client Executive, who will connect you to the appropriate consulting and claims resources. You can also visit the [Earthquake Resource Center](#) for additional information.

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