

# Earthquake facts.

## Did you know?

British Columbia experiences hundreds of earthquakes every year. Most of those are low magnitude and in largely unpopulated areas.

However, the quake that struck 17 miles off the coast of Victoria in December, 2015, was a different story. Canadian and US authorities registered the quake's magnitude anywhere from 4.3 to 4.9 – light by earthquake standards, but severe enough to be felt by millions.



# 486

Earthquakes in B.C.  
over the past year\*

## The "Big One".

Although no casualties or structural damages resulted from December's quake (damages usually result from magnitude 5.5 and higher), seismologists warn that a larger event is not only possible, but probable. With the Juan de Fuca tectonic plate under Victoria encroaching eastward under the North America plate at a few centimeters per year, a mega thrust earthquake (magnitude of 9 or higher) like the quake that caused the devastating tsunami off the Japanese coast in 2011 is a near certainty. Up for debate, however, is the timing. Predicting the "Big One" is not an exact science.

Based on historic data, earth-wide, a mega thrust has a one in 100,000 chance of occurring on any given day. Given those odds, it's possible that B.C. won't see a quake of that magnitude for centuries. On the other hand, quakes as strong as (or stronger than) the December one are more likely, and the closer they occur to large populations like that of the Greater Vancouver area, the higher the probability for damage. If Canada has learned anything from recent world events, it's that nature is unpredictable, and preparation is key. In the case of earthquakes, preparation comes in the form of emergency planning and insurance.

## Find out more

[www.vancouver.ca/home-property-development/earthquake-facts.aspx](http://www.vancouver.ca/home-property-development/earthquake-facts.aspx)

[www.getprepared.gc.ca/cnt/hzd/rthqks-en.aspx](http://www.getprepared.gc.ca/cnt/hzd/rthqks-en.aspx)

[www.cbc.ca/news/canada/british-columbia/5-biggest-earthquakes-to-hit-b-c-that-we-know-of-1.2504277](http://www.cbc.ca/news/canada/british-columbia/5-biggest-earthquakes-to-hit-b-c-that-we-know-of-1.2504277)

\*(Source: earthquaketrack.com - data is from USGS – United States Geological Survey).

"A mega thrust has a one in 100,000 chance of occurring on any given day."



*How can we help you?®*

## Emergency preparedness, response and recovery.

- **B.C. Earthquake Immediate Response Plan – B.C. government focus will be on infrastructure, medical and emergency services.**
- **Disaster Financial Assistance – not applicable to earthquake coverage as it is available for purchase through broker and direct channels.**
- For more information refer to [www2.gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery](http://www2.gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery)

## Prepare for an earthquake.



Draft a readiness plan



Pack an Emergency Supply Kit

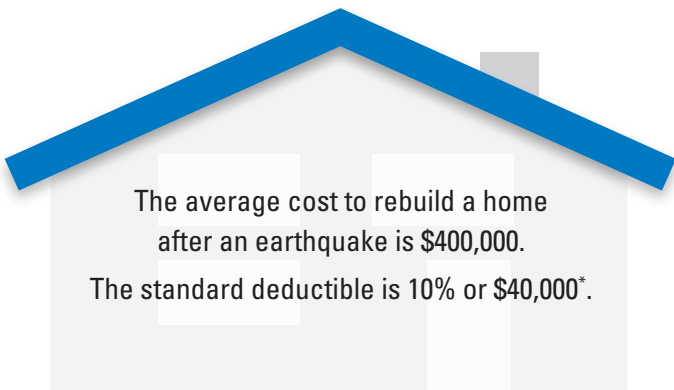


Prepare your home

For additional information please visit: [www2.gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery/preparedbc](http://www2.gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery/preparedbc)

## Insure against losses.

- Earthquake insurance is usually purchased separately, and not included in your basic home insurance policy.
- Homeowners can protect their families and homes through preparation and the right level of insurance.
- Many people do not purchase earthquake insurance due to the perceived high cost of deductibles. Coast Capital Insurance has some options to lower the deductible.



The average cost to rebuild a home after an earthquake is \$400,000.

The standard deductible is 10% or \$40,000\*.

- With our exclusive earthquake deductible buy down option, your deductibles can be reduced by 50% to 80%\*.
- Reduce your earthquake deductible to 5% or \$20,000\* for only an additional \$89/year to your home policy.
- Reduce your earthquake deductible to 2% or \$8,000\* for only an additional \$178/year to your home policy.

\*This is a cost example only and prices are subject to change dependent upon each individual risk.

After a loss contact our 24/7 claims line at: 1.877.899.4357

### Contact us

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