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WILL YOUR INSURANCE COVER AN EARTHQUAKE?

FEBRUARY IS EARTHQUAKE AWARENESS MONTH

JACKSON, Miss. – Although Mississippi is in a low-chance area compared to other states, there is still a risk of earthquakes here. Standard homeowners' insurance does not cover damage caused by land movement or landslides. There is, however, earthquake insurance.

"Traditional earthquake insurance covers damage caused by an earthquake by insuring the value of the items lost and reimbursing you for that specific amount. That's especially important in light of the [January 2024 report by the United States Geological Survey](#) which showed nearly 75 percent of the U.S. could experience damaging earthquake shaking in the next 100 years," said Insurance Commissioner Mike Chaney.

While earthquakes are unpredictable, you can make a plan now to avoid financial problems in the future.

- Talk to your insurance agent about earthquake insurance.
- Start a disaster savings account.
- Make a plan for where you would go if an earthquake damaged your home.

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