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INSights: A Forest Agency Publication

July / August 2015

New Madrid Seismic Zone: The Midwestern Earthquake Fault Line

Back in April, a magnitude 4.0 earthquake shook the small town of Steele, Missouri. The epicenter of the quake was approximately 11 miles below the surface of the Earth. The tremor could be felt as far away as Carbondale, Ill. Luckily for everyone in the vicinity, there were no damages or injuries reported, but that hasn't always been the case with the New Madrid Fault Line.

A History of Devastation

During the winter of 1811 and 1812, three earthquakes occurred within a few weeks of each other that caused severe damage, landslides, and the creation of Reelfoot Lake in Tennessee. Eyewitness reports from the time state that the Mississippi River flowed back stream for several hours after one quake. All three of the earthquakes registered with a magnitude of 7.0 or above according to USGS records.

Midwestern Earthquakes Cause Broad Damage

The geology of the Midwest and lands east of the Rockies are made up of dense bedrock that acts as a conduit for seismic waves, carrying them far from the epicenters of the quakes. That's why a lower magnitude earthquake like the one in April could be felt by residents in a town over 130 miles away. While the San Andreas Fault may be more active, the "lucky" residents of California sit atop a bedrock full of faults and fissures. These cracks actually stop seismic waves from traveling as far as they could in the Midwest.

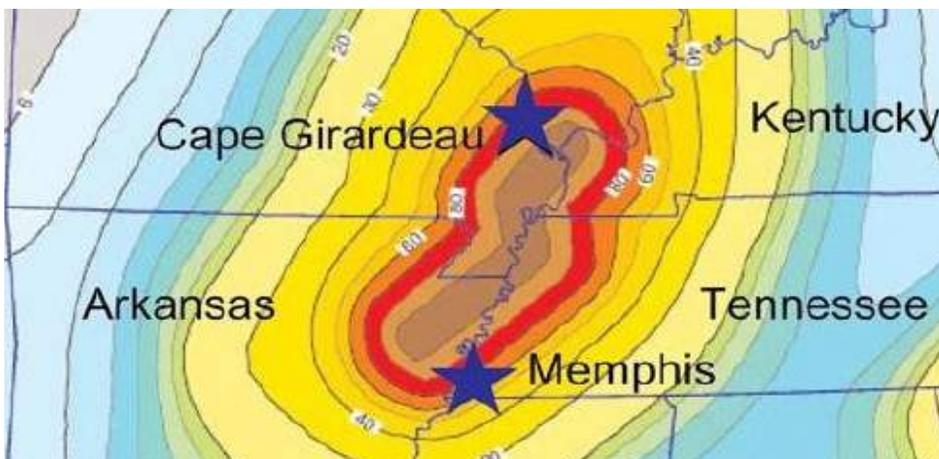
Disaster Recovery on Your Smartphone

Your smartphone is almost always your first source for getting critical information, especially in an emergency. Be prepared with one of these disaster recovery apps available to both iPhone and Android users. Download the apps, check them out and get prepared.

NOAA Now App – For the latest information on severe weather in your area including quick status updates about tropical systems or weather watches. From hurricanes to tornadoes, this app covers it all.

Red Cross First Aid App – Life-saving information on how to handle the most common first aid situations. With videos, interactive quizzes and simple step-by-step advice, it's never been easier to know first aid.

FEMA App – Preparedness information for different types of disasters, an interactive checklist for emergency kits, a section to plan emergency meeting locations and information on how to stay safe and recover after a disaster.



A map of the New Madrid Fault Line shows that it spans from Cape Girardeau, Mo to Memphis, TN.

Summer Issue

- Earthquakes in the Midwest
- Disaster Recovery
- Forest Agency is Out and About
- Charity of the Quarter
- Insurance Considerations for Earthquakes

Thank you!

.....to everyone who has referred their friends and family to Forest Agency:

Jeremy & Kimberly Flom
Greg Morrisey
Rolando & Sonia Arreola
Delores Bilben
Melisande Van Liedekerke
Ronald & Joanne Gandolfi
Harry & Georgia Kulubis
JR Lighting Design
Gary S. Collins
John L. Posson
The Kutulas Family
Paul McCall

Client of the Quarter!

Congratulations to Amanda Kaleta-Kott the winners of our quarterly drawing! She will receive a Fit Bit Flex. We are grateful for her kind referrals!

Forest Agency Employees have a Charitable Impact on the Local Community

The employees of Forest Agency have been hard at work and hard at play this spring. But most importantly, they have been out and about making a difference in the community.

Supporting our Charity of the Quarter

On Saturday, June 20th, Aviation Account Manager Bonnie Casper took part in the 30th Annual Hunger Walk. She and her husband joined forces with the Oak Park River Forest Food Pantry Team to walk from Soldier Field to the 31st Street beach. For every team member on the walk, the OPRF Food Pantry received a donation to fight hunger in our community. ***It just so happens that the OPRF food pantry is our Charity of the Quarter, so for every referral we receive from one of our valued clients, Forest Agency will make a donation of \$10 to the pantry.***

Making Tradition Out of Philanthropy:

Diane Villagomez attended the Parenthesis Kitchen Walk with her mom in April. Diane has attended the Kitchen Walk every year for at least 10 years. Last year, she even won the annual Kitchen Walk Raffle! She and her mother have made a tradition out of supporting Parenthesis by checking out the latest trends in kitchen remodels every year.

Getting Dirty for Cancer Awareness:

Jeanine Veldman showed her support for fighting cancer when she participated with her friend Robin in the Dirty Girl Mud Run. She and Robin have been friends for 43 years! What a better way to "cement" their lifelong bond by entering a mud run together. The two ladies slid down slides, crawled through tunnels, and jumped over fire all in support of Bright Pink, a national non-profit that focuses on the prevention and early detection of cancer in young women.

Winning Awards

Last, but not least, our fearless Vice President, Cathy Hall, received the Paul Harris Fellow award for her contributions to the Rotary Foundation of Rotary International.



Diane Villegomez accepting her prize; Jeanine Veldman after the mud run; Cathy Hall (seated) receives the Paul Harris award.



These homes narrowly avoided flood related damage caused by an earthquake.

Insurance Policy Considerations for Earthquakes

In almost all cases, a typical homeowners policy does not cover damage due to earth movement. Some policies may accept claims if there is direct loss by fire, explosion or breakage of glass or glazing material on a building. If you want to be sure that you are covered for damage due to earth movement, you would need to have a special earthquake endorsement added on to your policy. An Earthquake Endorsement would broaden your homeowners policy to include coverage for shaking or trembling of the earth that is volcanic or tectonic in origin. In some cases, man-made tremors may not be covered. Liability could fall on the agent who caused the tremor.

Here are a few things to keep in mind about Earthquake Endorsements:

Deductible: Your deductible for earthquake coverage is generally based on a percentage of your overall policy limit. If the structure of your home is insured to \$1 mil, the earthquake insurance deductible will typically be around 15% of that or \$150,000.

Personal possessions: With earthquake coverage, personal contents are generally covered to a set dollar amount, such as \$5000. In most cases you can opt for increased contents coverage.

Exclusions: With typical earthquake coverage there are additional exclusions, including landscaping, pools, fences, and separate structures. Be sure you understand all the exclusions in your policy.

Cost of coverage: The cost for an earthquake endorsement can vary widely depending on your location's risk. In the Midwest, where quakes are not as common, you can get coverage for as little as 50 cents per \$1000 in coverage (roughly \$250 annually for \$500,000 in coverage). But on the West Coast the cost can soar to as much as \$7500 annually for a \$500,000 policy.

Simplify Your Life!

Forest Agency is able to consolidate **ALL** your insurance accounts

Home • Auto • Life
Umbrella • Jewelry • Art • An-
tique & Wine Collections • Motor-
cycles • Business • Aviation •
Worker's Comp • Non-Profits •
Annuities • Disability • Long
Term Care • Special Events •
Weddings



Dan Browne, CIC, AAI Cathy Hall, CIC, AAI

NOT-SO-TRIVIAL PURSUIT

This month's question:
**Where and when did the
most powerful earthquake
recorded occur?**

Email your guesses to
trivia@forestagency.com

Last month's question:
Barry Bonds' broke Hank Aa-
ron's home run record with
home run number what?
Answer: 756!

Congratulations to Forest Park
resident Tracy Webb for being
the first person with the correct
answer.



David Klans



Linda Carrera



Melissa Keshen



Nichole Hoppe



Mike Frontzak



Diane Villagomez



Bobbie Box



Maria Lopez



Cristine Saucedo



Cecilia Saavedra

Tell a Friend about Us!

If you're happy with our service, *consider referring a friend or neighbor to Forest Agency.*

For each referral we make a donation to our Charity of the Quarter (This Quarter it is the Oak Park River Forest Food Pantry!) and enter you in our quarterly drawing!



Bonnie Casper

Birthdays and Anniversaries

Congratulations to Dan Browne, who celebrates both his birthday and work anniversary in July. Melissa Keshen and William Demitro will celebrate their birthdays in August!



William Demitro

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