

## Outreach & Messaging Tips

### Identify Objectives

Financial preparedness, including the purchase of earthquake insurance where possible, is a critical component of household disaster readiness. Outreach and messaging should:

- Attract public interest.
- Raise awareness about the risk and the need for financial preparedness.
- Present people with a menu of financial preparedness actions, acknowledging differences in people's budgets and circumstances.
- Encourage people to investigate and, if possible, purchase earthquake insurance.
- Encourage people to minimize potential damage and costs by mitigating home hazards.
- Convey the idea that preparedness is doable, positive, and reassuring.
- Be consistent.

### Craft a Persuasive Message

People are more likely to be persuaded to undertake positive actions if the message communicates both what to do and why to do it. Rational arguments explaining why you should act can motivate, but generally people are more strongly influenced by arguments and reasons that stimulate emotions and evoke values. Value-oriented reasons for preparing your finances and purchasing earthquake insurance include, for example, ensuring your security, giving you peace of mind, and knowing you've done all you can for the care and protection of your family. Similarly, taking steps to prepare can boost confidence, provide a positive sense of control, or evoke a positive self-image.

It's important that a complete message emphasize not only that preparing your finances and purchasing earthquake insurance protects you from future material financial impacts and the loss of your home, but also that there are critical and immediate positive consequences of your actions (you're prepared, in control, better able to recover) and as a

result, you get peace of mind, feel you've taken care of your family, sleep better at night, gain confidence, and build self-esteem.

Note, for example, slogans adopted by the National Flood Insurance Program and the California Earthquake Authority:

- Protect Your Home & Future with CEA
- Live more. Worry Less. [CEA]
- Your Peace of Mind is Priceless [CEA]
- Protect Your Corner of the World [NFIP]
- Protect the life you've built. [NFIP]

In a persuasive message, emotions and values can be conveyed by a combination of words and images.

### Address Common Misconceptions

A good focus of messaging is to overcome common misconceptions and points of confusion. Top examples for financial preparedness and earthquake insurance:

MISCONCEPTION	MESSAGE
<p><b>1.</b> Many people assume that their homeowners or renters policy will cover earthquake damage.</p>	<p>Homeowners and renters policies don't include coverage for earthquake damage unless consumers purchase it as an add-on or buy a separate earthquake policy.</p>
<p><b>2.</b> Many people may expect that government disaster aid will cover their losses.</p>	<p>Make your own preparations; don't count on being rescued. Aid is designed to help people out in a crisis; however, even if you qualify for aid, the average payout is too low to cover all losses, repair serious damage, or rebuild your house.</p>
<p><b>3.</b> People often misunderstand or find the deductible of an earthquake insurance policy confusing.</p>	<p>Encourage people to ask an insurance agent to describe how the deductible works in whichever policy they are thinking of buying.</p> <p>People can prepare for a conversation with an insurance agent by reviewing explanations of insurance deductibles online: <a href="#">Understanding Your Insurance Deductibles</a>, by the Insurance Information Institute; and <a href="#">What's Up With Home Insurance Deductibles?</a> by United Policyholders</p>

## **Be Consistent**

While messaging can and should be tailored to suit different audiences and contexts, the core messages should be consistent. Repetition of standardized messages through multiple channels, by all public information sources, increases their impact and effectiveness.

## **Be Specific**

Communicate specific steps or actions that people can undertake. It isn't necessary to provide every detail: directing people to other sources for more information or instruction is effective.

## **Point out Multiple Preparedness Actions**

Earthquake insurance may not be the best choice for everyone, and not everyone will be able to purchase it. Likewise, some financial preparedness steps, such as contributing to an emergency savings account, require more financial resources than some people have. Communicate that there are a variety of financial preparedness actions and that each one can aid a person's recovery after an earthquake. A good place to start is creating an emergency financial first aid kit, which can be done at no cost.

## **Distribute the Message**

Paid social media campaigns via Facebook and Twitter are relatively inexpensive and can be an effective way to circulate disaster preparedness messaging. Public reception of the messaging can be tracked and measured via hits, likes, shares, and comments.

## **Annual Opportunities for Messaging**

Suggested dates for pushing out messaging about earthquake insurance and financial preparedness include:

- National Preparedness Month: September
- Great ShakeOut Earthquake Drills: October (except Utah: April)
- Central U.S. Earthquake Awareness Month: February
- National Tsunami Awareness Week: March
- Earthquake Preparedness Month (CA; UT; Multnomah County, OR): April
- Income tax season: March-April
- National Financial Capability Month: April
- National Building Safety Month: May
- National Insurance Awareness Day: June 28

## Impromptu Messaging

Consider posting a message about financial preparedness and earthquake insurance when:

- An earthquake or other disaster is reported in the news.
- A news story draws attention to disaster insurance (or the consequences of having no insurance).

Share/retweet related messages, articles, and blogs posted by partner agencies and organizations.

## Additional Messaging Tips

Not all areas and people have good access to wi-fi, so outreach using non-digital materials and distribution strategies is recommended. Consider, for example:

- Posting informational posters in public spaces, such as public libraries.
- Distributing brochures and info-sheets at public events.
- Investing in paid media, such as PSAs on local radio and T.V.
- Including the topic of financial preparedness for disasters when speaking with local organizations, such as Rotary clubs.

Consider also partnering with local stakeholders to craft and share messaging that's tailored for a specific community or demographic.

## TALKING POINTS: Financial Preparedness

Earthquakes happen suddenly: ground shaking may last for less than a minute, but it could cause very costly damage and disrupt your life for months or even years.

If you've seen one earthquake, you have *not* seen them all. Just because your home survived an earthquake in the past doesn't mean it won't be damaged by the next one.

Thinking ahead and taking steps to prepare financially for earthquakes can make your recovery after an earthquake quicker and less stressful.

Don't count on receiving outside help:

- A federal disaster declaration must be in effect and must include your county by name in order for you to be considered eligible for individual disaster assistance.
- FEMA's Individuals and Households Program (IHP) aid is supplemental and meant to help you restore your damaged property to a safe, sanitary, and usable

condition. It does not take the place of insurance and will not restore the property to its pre-disaster condition.

Many of the actions that you can take to prepare financially for earthquakes will make you better prepared for other disasters and emergency situations, too.

An emergency financial first aid kit ensures that copies of all of your important documents, including identification and insurance policies, are safe and easy to retrieve after an earthquake, or in any emergency situation.

Tax season is the perfect time to create or update your emergency financial first aid kit: You already have your important financial documents collected together, so what could be easier than to make copies for your kit?

## **TALKING POINTS: Earthquake Insurance**

Standard homeowners and renters insurance policies don't cover earthquake damage.

Earthquake insurance is sold as an add-on to an existing homeowners or renters policy. Some insurers offer earthquake insurance as a separate, stand-alone policy. Ask an insurance agent or broker about your earthquake insurance options.

If you have most of your life savings tied up in the equity of your home, purchasing an earthquake insurance policy can help protect it.

If you live in an older home, you may need to do seismic retrofitting, such as bolting your house to its foundation, before an insurer will agree to insure your property.

If you're a renter, the property owner's insurance won't cover your losses or damage to your belongings. Consider adding earthquake coverage to your renters policy.

Earthquake insurance for renters may be more affordable than you think. Ask an insurance agent about your options.

If you have to live elsewhere temporarily because of earthquake damage to your house or rental unit, an earthquake insurance policy could pay for your additional living expenses.

Earthquake insurance covers direct effects from ground shaking; it doesn't cover secondary effects of earthquakes, such as damage from tsunami flooding. If you live in a tsunami inundation zone, consider purchasing flood insurance.

Damage caused by fire is usually covered by a homeowners or renters policy, even if the fire was a consequence of an earthquake. Read your policy and talk to your agent about what is and is not covered.

Parametric earthquake insurance for homeowners and renters is available in some states. This can be a good lower-cost option to provide you with some funds for immediate after-earthquake expenses. Consider purchasing a conventional earthquake insurance policy, too, so you'll have coverage for serious damage and larger expenses as well.

If you have concerns or questions about the availability of earthquake insurance where you live, contact your state insurance department.