

# Earthquake Risk and Our Housing Society

1. The Indian sub continent is **highly prone** to natural disasters. Floods, droughts, cyclones and earthquakes are a recurrent phenomenon.
2. Among the natural calamities, earthquakes are the **most destructive**, in terms of loss of life and destruction of property.
3. Often, they occur **without any warning**, which make them the most feared and unpredictable natural phenomena.
4. On an average, **two earthquakes** of magnitude 8 are reported to occur globally **every year**.
5. Japan, the United States and China have experienced several damaging earthquakes in the past.
6. Many destructive earthquakes have **occurred in India** in the recent past, causing damages worth crores of rupees and claiming many thousands of human lives.
7. More than **650** earthquakes of magnitude **more than 5.0** have been reported in India since 1890.
8. India has been divided into **five zones** with respect to severity of earthquakes. Of these, Zone V is seismically the most active where earthquakes of **magnitude 8** or more could occur. As per the latest seismic zoning map brought out by the Bureau of Indian Standards (BIS)\*, over **65% of the country is prone** to earthquakes of intensity MSK VII or more.
9. It should be realized that in the case of shield type earthquakes, historic data are insufficient to define zones because recurrence intervals are much longer than the recorded human history. This may often give a **false sense of security**. Occurrence of the damaging **earthquake at Latur**, falling in Zone I is a typical example of this situation
10. India has **highly populous cities** including Mumbai, New Delhi and other located in zones of high seismic risk.
11. **Typically**, the majority of the **constructions in these cities are not earthquake resistant**. Thus any earthquake striking in one of these cities would turn into a major disaster.
12. It is **most important** in the medium and long term to insure our house/building from losses arising from a possible earthquake



**Reduce Your Risk, Now!**  
**Buy Society Package Insurance, Best suited to your Risk Needs.**

Source : National Disaster Management Unit, Government of India and [www.wikipedia.org](http://www.wikipedia.org)

\* : 1893 part 1 : 2002 Map of Seismic Zones of India.



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**Registered Office:** Peninsula Corporate Park, Nicholas Piramal Tower, 9th Floor, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400013

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