

## **WEEKLY QUESTION AND ANSWER FOR NEVADA HOA INVOLVED INDIVIDUALS**

**Q.** Should the board purchase earthquake insurance for our common areas and condos or townhomes?

**A.** Nevada is the **third most seismically active state in the United States**, following Alaska and California. It lies within the Basin and Range province, which has a history of large earthquakes over the last 150 years. Nevada ranks third in terms of magnitude of earthquake that occurs once per year on average. It doesn't hurt to get a quote from your agent.