Hey, Big One listeners. This episode’s all about money and we all know how tough it is to talk about money. We don’t all have the same amount and that means we can’t afford the same things. So here are three money-related tips for you.

1. If you’re a renter and have the money, get renter’s insurance. There are tons of options. For only a few bucks a month, you’ll at least be able to cover some of your possessions.

2. Talk to your landlord about what they plan to do in case of a disaster. If the building is destroyed will they find you housing? Where is the gas shutoff? We have plenty of questions for you to ask them at LAist.com or at https://the-big-one.scpr.org/stories/landlords.html

3. If you’re a homeowner, make sure you have earthquake AND fire insurance. They’re two different things and they’re often not included in your blanket home insurance policy. So carefully review your insurance documents and do some research. And while you’re at it, make sure your deductible is an amount you can reasonably cover and that you have saved up.

For more info on how to reduce the risk of earthquake loss and how to buy earthquake insurance, including a premiums calculator, visit the California Earthquake Authority at https://www.earthquakeauthority.com/