

A collection of emergency supplies including a green lantern, a water bottle with a red cap, a first aid kit in a green bag, a yellow candle, a green battery, and a coil of rope.

# Emergency Preparedness GUIDE

# When Emergencies Strike

**E**mergencies can strike at any time and anywhere and can be man-made or natural.

The only predictable thing is your preparation.

## **NATURAL DISASTERS**

These are probably the best known emergencies. They trigger dramatic news coverage and funding drives to help victims. Natural disasters include severe storms, tornadoes, floods, hurricanes, earthquakes, blizzards, ice storms and other natural events.

As more people move into high-risk areas, like the coasts, the costs of natural disasters grow. More and more events are tallying up price tags into the billions of dollars in damage. In 2017, 16 natural disasters caused more than \$1 billion in damage. That year also saw a record total cost in natural disaster damage: a startling \$306 billion.

## **MAN-MADE DISASTERS**

There are large-scale man-made disasters, like building collapses and dam failures, but the majority of these take place on a local scale. These include fires, hazardous material spills, acts of terrorism, explosions, infrastructure failures and transportation accidents. Incidents like these also tend to lead to extended litigation for victims to be made



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whole for their losses if they don't have the proper insurance. According to the Insurance Information Institute, the most costly man-made disaster on record is the Sept. 11, 2001, terrorism attacks, which caused more than \$25 billion in losses.

## **PREPARATION CONSIDERATIONS**

Both types of disasters require the same kinds of preparation plans: Protect your family, your property and your business. And while you can go all-out prepper, even the most basic of plans can keep your

family safe during an emergency. Put your important documents in a fire-safe box. Keep a current list of contacts and know evacuation routes out of your area. Make sure your insurance is up to date.

Also, know the risks for your area. If you live on the Gulf

Coast, for example, you should have a hurricane plan. But if you don't live near a nuclear power plant, a nuclear disaster can be somewhat lower on your list. Keep reading for tips on how to protect your family, your home, your business and more.

# Protect Your Family

**K**eeping your loved ones safe is hugely important in an emergency. Property can be repaired and replaced, but human life can't. Once you know what the risks are in your area, it's time to gather your household and make a plan. Consider your pets, medical needs, disabilities and the ages of the people for whom you are responsible.

## GETTING OUT

The call for an evacuation is too late to have a plan. Pick a sunny day, grab a map and know what you're going to do long before it's actually time to use it. Some basic steps in an evacuation plan are knowing more than one place to go, preferably in different directions from your home. Plan for your pets and for alternate means of transportation. Read more about evacuations later on.

## GETTING SHELTER

In each evacuation destination, make a plan for shelter. Do you have the means to cover several days in a hotel? Will you be staying with friends and family? Will you rely on government shelters or religious organizations? Know where each place is and what you will need while you're there. And don't forget about your pets. Make sure you have a safe place for them to go, too.

## MAKE AN EMERGENCY COMMUNICATION PLAN

According to the Census Bureau, just 26 percent of Americans have an emergency communications plan. If something happens when you're not with your family, if your family gets separated during an emergency, or if



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regular communications lines are down, have a plan for how you'll get in touch with each other.

Step one is to create a paper copy of important information like cell phone

numbers, emails, doctors' phone numbers, school numbers and numbers for service providers. Give each person a copy to carry with them. You can get a PDF from FEMA that prints on a wallet-sized

card. Review and practice your plan regularly so all your family members will know what to do.

Some important things to keep in mind: During a disaster, texting can work better

than regular calls. Also, identify someone outside of your community who can be a central contact for your family. Make sure everyone knows how to get in touch with them.

# Protecting Property

Just like with a family plan, when an emergency is imminent is too late to adequately protect your property. It's important to keep and maintain a plan for your property year-round to ensure adequate coverage.

## DOCUMENT

The first step, according to FEMA, is to document your property and keep a detailed inventory. This includes pictures, written descriptions, and a record of the year, make, model and serial numbers. Store your inventory with your other important documents in a fire-safe box. Next, you want to make sure all that property is properly insured. Your local agent can help, and can help make sure you're covered for certain disasters common in your area, like a flood.

## INSURANCE

Some things to understand about insurance are what kinds of coverage you need (fire, flood, tropical cyclone), types of policies (homeowners or renters) and what your coverage limits are for structures, personal property, liability, medical protection and in other circumstances. Your mortgage company may require a certain minimum coverage, but your situation may demand a lower deductible or special coverages for certain items.

Talk with a local agent and be frank about your needs, your finances and your possessions. Remember that floods and earthquakes aren't usually covered by regular homeowners policies and may require special coverage.



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## HOW TO FILE A CLAIM

In the event of property loss, make sure you know how to file a claim. Do so as soon as it's possible to safely access

your property. Remember to save all your receipts and take lots of pictures and video of your damaged property. Remember that your policy

may cover replacement costs at normal market value, but may not cover price surges that often follow a major disaster. Also know what gov-

ernment aid will and will not cover; remember, government disaster aid is designed to give you basic shelter, not replace what was lost.

# Evacuations

Evacuations are a critical part of protecting those most important to you. Sometimes, you have days to get ready, like during a hurricane, and sometimes your home becomes unlivable in the blink of an eye, like during a tornado or a wildfire. Here's what to know about evacuating.

## BEFORE AN EMERGENCY

The time to plan for an evacuation is well before disaster strikes. Pick several destinations in different directions for your home in case that area, too, is affected. Consider your family's needs when picking routes. Will you need to stop frequently? Do you have pets? Is there a chance you'll need medical assistance? Choose routes that fit your needs.

Pack a bag to carry with you. Ideally, this should be one light back you can carry with you on foot or on public transportation. Pack clothing, some cash, a first-aid kit and any other supplies you'll need to be away from home for an extended time. Also include a copy of your communications plan.

## DURING AN EVACUATION

Listen to alerts from local officials on how to get out and for a list of public shelters, if you need one. Make sure to grab your go bag and check that all your information is up to date before you go. Refill your medications and add them to your kit.

Don't forget about your pets; grab food and any medications they take as well. Gas up your car and make sure it's in good repair before leaving, and call your central contact on your family communication plan.

## SECURE YOUR PROPERTY

Grab your insurance paperwork and take steps to secure your property like boarding up windows and moving valuables to a second floor. Unplug appliances and electronics and, if local authorities instruct you to, shut off your water, gas and electricity.

Check on your neighbors, especially the elderly and vulnerable, then hit the road.

## AFTER THE EVACUATION

Do not return home until local officials clear you to do so. Plan for outages of electricity and other utilities for long periods and bring food and other supplies with you. Document any damage to property and work with your adjuster to process your claims quickly.



# Protecting your Business

**W**e've talked about protecting personal property, and a lot of that applies here, but there's more to protecting your business from a disaster than just your investment in property.

## YOUR WORKFORCE

Well before an emergency, you should foster emergency planning among your workers. Involve people from all levels of your company and practice, practice, practice. Establish a crisis communication plan and make sure all employees have a copy of it and know how to get in touch with their supervisors during a disaster.

Keep in mind that your workforce may also be affected well after the disaster has passed and your business has recovered.

Employees may be rebuilding their own lives or dealing with personal losses.

## CONTINUITY PLAN

You also need to think about your clients and how you will still meet their needs if a disaster affects your physical location or your workforce. Establish a plan for how to meet their needs, either by setting up emergency locations for work or remote plans that allow your business to continue.

## INSURANCE CONSIDERATIONS

There are some special considerations for protecting your business. Some policies will cover your business expenses during an emergency, while others protect property. Review your coverage



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with a local agent familiar with the risks in your area. Just like at your house, inven-

tory your equipment and facilities and note down model numbers, serial num-

bers and descriptions. You might also consider a policy against data and information

technology disasters as well as more common disasters like hurricanes or fire.



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# Planning for your Kids

**P**reparing children for a disaster, FEMA says, can help them be less anxious in a time of crisis. Once again, start preparing your kids well before an emergency.

## PACKING A BAG

Help them create their own emergency kit with clothes, snacks, books

and magazines, and toys. Have your children help create communication and evacuation plans so they know what to expect. Give them their own copies to put in their bag. If they haven't already, get your children to memorize their address and important phone numbers.

## PRACTICE

Role-play as a family what you would do during a disaster, including fire drills. Let your children hear

smoke and fire alarms so they know what to expect. Talk to children about what kinds of emergencies can happen in your area and make sure they know the terminology, such as the difference between a watch and a warning.

## AFTER THE DISASTER

A big part — and maybe the most difficult part — of preparing children for a disaster is what happens in the aftermath. Disasters can leave chil-

dren feeling frightened and anxious. It's important to remember to talk to your children about what is happening and be open about it, including your own feelings. Answer questions directly and be calm as much as possible.

Establish normal routines as soon as you can after the emergency is over. Older children may want to help out, and this can be a great way to help them feel empowered in the wake of disaster.

# Emergency Glossary

Here are some terms to be aware of when identifying, planning for and responding to risks in your community.

**NFIP:** The National Flood Insurance Program. Most homeowners policies don't cover flood damage, so this coverage is provided by the federal government. It's available through your insurance company or agent and pricing is based on what flood zone you live in.

**Hypothermia:** An unusually low body temperature that can be brought on by exposure to cold temperatures. Any body temperature below 95 degrees is an emergency. Signs of hypothermia include shivering, fumbling hands, slurred speech and exhaustion or confusion.

**Aftershocks:** Shaking that occurs after an earthquake. Aftershocks can continue for days or weeks after the original earthquake.

**EAS:** The Emergency Alert System is a public warning system that requires broadcasters to disseminate emergency information.

**Watch:** A weather watch means that hazardous weather, such as a tornado or winter storm, is possible.

**Warning:** A weather warning means that hazardous weather is imminent and could pose a threat to life or property.



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**Landslides:** According to FEMA, landslides cause 25-50 deaths and more than a billion dollars in damage each year. They can travel 55 to 100 miles per hour and are caused by rain, earthquakes, volcanoes or other changes to the land.

**Active shooter:** A person with a gun shooting right now.

FEMA says during an active shooter situation, the best thing to do is to run and escape, if you can, hide if you can't escape, and fight as a last resort.

**NOAA weather radio:** A national network of radio stations broadcasting continuous weather information. Keep a

battery-powered NOAA weather radio in your emergency kit to receive important alerts and weather information.

**Fallout:** Radioactive, visible dirt and debris raining down from a nuclear explosion. It can make people exposed to it ill.

**Severe thunderstorm:** A

thunderstorm that produces one-inch hail or larger and winds greater than 58 miles per hour.

**Major hurricane:** A hurricane that is classified as a Category 3 or higher.

**Red flag warning:** An ongoing or imminent critical fire weather pattern.