

# ALL HAZARDS

## EMERGENCY PLANNING GUIDEBOOK



For more information visit us at: [MCFD6.COM](http://MCFD6.COM).

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## Mason County Division of Emergency Management

### MAKE A PLAN

Your family may not be together when a disaster strikes so it is important to plan in advance: how you will get to a safe place; how you will contact one another; how you will get back together; and what you will do in different situations.

Ready.gov has made it simple for you to make a family emergency plan. Download the Family Emergency Plan (FEP) and fill out the sections before printing it or emailing it to your family and friends.

You should also inquire about emergency plans at places where your family spends time: work, daycare and school, faith organizations, sports events and commuting. If no plans exist, consider volunteering to help create one. Talk to community leaders, your colleagues, neighbors and members of faith or civic organizations about how you can work together in the event of an emergency. You will be better prepared to safely reunite your family and loved ones during an emergency if you think ahead and communicate with others in advance.

**Plan for Your Risks** – There are actions that should be taken before, during and after an event that are unique to each hazard. Identify the hazards that have happened or could happen in your area and plan for the unique actions for each. For more information see <http://www.ready.gov/plan-for-your-risks>

**Considerations For...** - As you prepare, tailor your plans and supplies to your specific daily living needs and responsibilities. Most or all individuals have both specific personal needs as well as resources to assist others. For more information see <http://www.ready.gov/considerations>

**Plan to Protect Yourself and Your Family** – Prepare yourself and your family for a disaster by making an emergency plan. Your emergency planning should also address the care of pets, aiding family members with access and functional needs and safely shutting off utilities. For more information see <http://www.ready.gov/emergency-planning-checklists>

**Tribal Planning** – Could you get along on your own for a few days if your reservation, village or pueblo experienced an emergency? Each family should make preparations now for immediate or potential situations that threaten life, property or the environment. Preparing today will speed up recovery time in an emergency. For more information see <http://www.ready.gov/indiancountry>

**Plan for Locations** – While there are warnings for many types of potential disasters, many emergencies and disasters occur without any warning. Since you can't predict where you will be for disasters, it is important to have plans and supplies for the locations you and your household go to regularly. For more information see <http://www.ready.gov/plan-for-locations>



# Do You Have a 72 Hour Kit for You and Each Member of Your Family? Here's a few reasons why you should...

Article courtesy of "shopfoodstorage.com".

We say it time and time again...the first step to take when building your emergency supply is to build/get a 72 hour kit for you and each member of your family. But, why is that, and what exactly does a 72 hour kit contain?

## Why You Need a 72 Hour Kit

Predicting when a disaster may strike is easier said than done. If we knew exactly when bad things were going to happen, then preparedness would be much easier. But, we don't.

Even when we have days notice in advance (like hurricane Harvey, Irma, and others) many people still fail to prepare properly. Following hurricane Katrina, even local, state, and federal government agencies got on board with the idea of people having 72 hours of food, water, medical, and other supplies available.

Reason being, typically it takes up to **3 days** for emergency personnel to respond following a disaster. Following Katrina, many people were left stranded without food, water, and power for 3 days (some even more) before FEMA and others were able to reach them. **Would you and your family be ready for that?** 3 days with no food, water, or power.

That's where the 72 hour kit comes in. Now this isn't to say we should simply get a 72 hour kit and expect things to always be fine again after 3 days because the government will step in. If history has shown us anything, it's that **bureaucracies are inefficient and slow to respond**. As preppers, we must prepare to help ourselves, not rely on the government to help us following a disaster. A 72 hour kit is the first step in doing that.

**By having a 72 hour kit, you'll know that if disaster were to strike, you would have immediate supplies you could rely on at your home, or if you had to leave and take it with you.**



## What Does a 72 Hour Kit Typically Contain?

A 72 hour kit is typically a backpack (or at times a bucket) stocked with vital items you may need in an emergency. These kits can range from very basic, to advance. No matter your experience level, any kit you buy and or build should have, at a minimum, the following:

- 1) 3 days worth of water
- 2) 3 days worth of food
- 3) A first aid kit
- 4) A stove/fuel source to cook food (if hot water is needed)
- 5) Copies of your drivers license and other vital documents stored in a water proof zip lock bag
- 6) Some cash

That is the bare minimum of what every kit should have. You want to know that you'll be ok for 3 days on Food and water, and that you have some medical supplies if needed. You'll also want copies of vital documents just in case you need to grab your bag and go and your home is destroyed.

Beyond that, a good 72 hour kit should also have items like a flashlight, batteries, matches, a fire starter, a water filter, iodine tablets, a good knife and/or multi tool, a change of clothes, etc. See the kit checklist for all the recommended items.

Having a 72 hour kit will give you peace of mind knowing that if disaster were to strike, you would have the essential supplies you need to survive the initial fallout. It is the first step everyone should take when building their emergency supply!

If you do not have a 72 hour kit for you and each member of your family, make sure to get one today!

Happy Prepping!



### Additional Items to Consider Adding to an Emergency Supply Kit:

- Prescription medications and glasses
- Infant formula and diapers
- Pet food, water and supplies for your pet
- Important family documents such as copies of insurance policies, identification and bank account records in a portable waterproof container
- Cash and change
- Emergency reference material such as a first aid book or information from [www.ready.gov](http://www.ready.gov)
- Sleeping bag or warm blanket for each person. Consider additional bedding if you live in a cold-weather climate.
- Complete change of clothing including a long sleeved shirt, long pants and sturdy shoes. Consider additional clothing if you live in a cold-weather climate.
- Fire Extinguisher
- Matches in a waterproof container
- Feminine supplies, personal hygiene items and hand sanitizer
- Mess kits, Paper cups, plates and disposable utensils, paper towels
- Paper and pencil
- Socks, games, puzzles or other activities for children



# Ready

Prepare. Plan. Stay Informed. ©



# Emergency Supply List



# FEMA

[www.ready.gov](http://www.ready.gov)



## Recommended Items to Include in a Basic Emergency Supply Kit:

- Water and non-perishable food for several days
- Extra cell phone battery or charger
- Battery-powered or hand crank radio that can receive NOAA Weather Radio tone alerts and extra batteries
- Flashlight and extra batteries
- First aid kit
- Whistle to signal for help
- Dust mask, to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place
- Moist towelettes, garbage bags and plastic ties for personal sanitation
- Non-sparking wrench or pliers to turn off utilities
- Can opener (if kit contains canned food)
- Local maps

**FEMA's Ready Campaign** educates and empowers Americans to take some simple steps to prepare for and respond to potential emergencies, including those from natural hazards and man-made disasters. Ready asks individuals to do three key things: get an emergency supply kit, make a family emergency plan, and be informed about the different types of emergencies that could occur and appropriate responses. Everyone should have some basic supplies on hand in order to survive several days if an emergency occurs. This list of emergency supply kit items is only a starting point. It is important that individuals review this list and consider the unique needs of their family, including pets, for items to include. Individuals should also consider having at least two emergency supply kits, one full kit at home and smaller portable kits in their workplace, vehicle or other places they spend time.







# KNOW YOUR ALERTS AND WARNINGS



FEMA

Receiving timely information about weather conditions or other emergency events can make all the difference in knowing when to take action to be safe. Local police and fire departments, emergency managers, the National Weather Service (NWS), the Federal Emergency Management Agency (FEMA), the Federal Communications Commission (FCC), the National Oceanic and Atmospheric Administration (NOAA), and private industry are working together to make sure you can receive alerts and warnings quickly through several different technologies no matter where you are—at home, at school, at work, or in the community.

For those with access and functional needs, many messages are TTY/TDD compatible and many devices have accessible accommodations. Review this fact sheet to make sure you will receive critical information as soon as possible so you can take action to be safe. Be sure to share this information with your family, friends, and colleagues. And remember to keep extra batteries for your mobile phone or radio in a safe place or consider purchasing other back-up power supplies such as a car, solar-powered, or hand crank charger.

**IPAWS**  
**INTEGRATED**  
**PUBLIC ALERT AND**  
**WARNING SYSTEM**

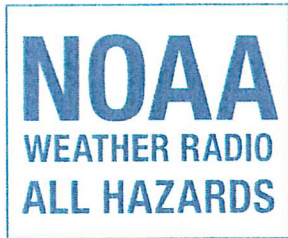
**Organized by FEMA, the Integrated Public Alert and Warning System (IPAWS) is the Nation's alert and warning infrastructure. It provides an effective way to alert and warn the public about emergencies using the Emergency Alert System (EAS), Wireless Emergency Alerts (WEA), NOAA Weather Radio All Hazards, and other public alerting systems from a single interface. IPAWS is used to send notifications for three alert categories—Presidential, AMBER, and Imminent Threat.**

For more information on IPAWS, EAS, and WEA, visit [www.ready.gov/alerts](http://www.ready.gov/alerts).

Using IPAWS, officials can send messages simultaneously through multiple pathways, including:

- EAS: used by alerting authorities to send detailed warnings to broadcast, cable, satellite, and wireline communication pathways;
- WEA: Free, 90-character emergency text messages sent by local alerting authorities to equipped mobile devices within range of cell towers broadcasting in the affected area. You do not have to sign up for WEA alerts. To find out if your mobile device is capable of receiving WEA alerts, contact your cellular service provider or visit [www.ctia.org/WEA](http://www.ctia.org/WEA); and
- IPAWS compliant digital road signs, sirens, and other systems.

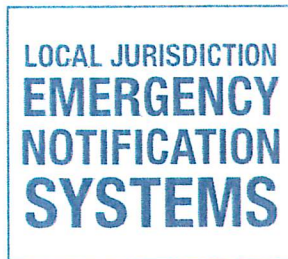




The NOAA Weather Radio All Hazards, or NWR, is a nationwide network of radio stations broadcasting forecasts, warnings, and emergency information 24 hours a day. It is a comprehensive weather and emergency information service available to the public. All-hazards messages include weather events, technological incidents like chemical spills, AMBER alerts, and national emergencies. NWR also broadcasts EAS notices.



A special weather radio receiver is required to receive NWR broadcasts. You can buy these receivers at many retail outlets such as electronics stores, department stores, big box stores, or online. Be sure to look for the Public Alert or NWR logo to ensure the radio meets technical requirements. Models identified as SAME, or Specific Area Message Encoding, receivers allow users to select alerts for specific geographic areas. For information on NOAA Weather Radio All Hazards, visit [www.nws.noaa.gov/nwr](http://www.nws.noaa.gov/nwr).



### **OPT-IN/SIGN-UP TEXT AND EMAIL SYSTEMS**

Many jurisdictions have opt-in public alert and warning systems. An opt-in system means you must sign up to receive the alert. Once you have signed up, officials in your area can send you text or email messages about local emergencies. Most opt-in systems allow subscribers to choose the devices that receive alerts as well as the types of alerts. Because you may not be near a television or radio when something happens, a local text or email alert can be an extremely useful source for critical information. Small costs may be associated with receipt of text messages from your mobile device service provider.

To find out what alerts are available in your area, you can do an Internet search with your town, city, or county name and the word "alerts"; you can go to the website for your local emergency management or public safety office; or you can contact these offices by telephone.

### **ENHANCED TELEPHONE NOTIFICATION (ETN) SYSTEMS**

In the event of an emergency, local officials in many local communities can send warning messages and instructions to individuals in an at-risk area through an ETN system, such as a Reverse 911® system. Most systems include landline phone numbers, but some also allow for messages to Voice over Internet Protocol (VoIP) and mobile phones through an opt-in process—check with your local emergency management for information on this system and available features.

## OUTDOOR SIRENS AND/OR VOICE ALERT SYSTEMS

Outdoor sirens and/or voice alert systems are used to alert people outdoors of an immediate danger so they can take cover. The system is not designed to be heard inside building walls. Note that some communities may still have the siren infrastructure in place but it may no longer be operable, so it is important to check with your local emergency management office to understand if this service is currently provided.

## LOCAL SCHOOL OR ORGANIZATION NOTIFICATION SYSTEMS

Many workplaces, schools, and community- and faith-based organizations have notification systems to warn individuals of emergencies and provide tailored notifications. These may range from listservs to opt-in text and email systems similar to those used by local jurisdictions.

### MOBILE APPS WITH LOCAL ALERT FUNCTIONS



#### FEMA APP

Stay updated with severe weather alerts from the National Weather Service for up to five locations across the U.S.; learn how to stay safe before, during, and after over 20 types of hazards; save a custom list of the items in your family's emergency kit; and locate and receive driving directions to open shelters and disaster recovery centers. You can also submit disaster-related photos to a public map using the Disaster Reporter feature. The FEMA App is also available in Spanish. Download the app to your mobile device or smartphone free on iTunes or Google Play. Learn more at [www.fema.gov/mobile-app](http://www.fema.gov/mobile-app).



#### AMERICAN RED CROSS APP

The Red Cross Emergency app combines more than 35 different types of severe weather and emergency alerts. You can choose the alerts that are important to your location or the location of loved ones. The "Family Safe" feature allows you to notify loved ones that an alert has been issued in their area and check to see if they are safe. The app also offers information on what to do before, during, and after severe weather hits and how to find open Red Cross Shelters. All content is also available in Spanish. You can download the app to your mobile device or smartphone free on iTunes (Apple-iOS 6.0 or later) and Google Play (Android). Learn more at [www.redcross.org/prepare/mobile-apps](http://www.redcross.org/prepare/mobile-apps).



#### THE WEATHER CHANNEL APP

Tracks weather and provides local forecasts and push alerts of severe weather to your mobile device. Download the app to your mobile device or smartphone free on iTunes (Apple-iOS 6.0 or later), Google Play (Android), App World (BlackBerry), and Windows Phone at [www.weather.com/apps](http://www.weather.com/apps).



# SUMMARY OF ACTIONS

## FOR INDIVIDUALS

- Confirm your mobile device can receive Wireless Emergency Alerts.
- Sign up for text and/or email alerts from your local jurisdiction.
- Consider purchasing a NOAA Weather Radio All Hazards.
- If you do not have a landline, check to see if your jurisdiction has options for VoIP and mobile phones to be connected to ETN systems such as Reverse 911®.
- Sign up for listservs and alerts for the workplace, schools, houses of worship, or other community organizations you'll want to hear from in an emergency.
- Download relevant hazard alerts and warnings apps.
- Create a list of all the alert systems available to you, and make sure everyone in the household receives the alerts as part of your household communication system.

## FOR ORGANIZATIONS

- Test internal communication systems to ensure all individuals in the organization can be contacted.
- Designate individuals to be responsible for distributing alerts from official sources.
- Consider purchasing a NOAA Weather Radio All Hazards.
- Develop a list of all the alert systems available for your community and your organization as a guide for people in the organization.
- Encourage individuals to sign up for alerts and warnings, and assist them with finding any needed information.

*The reader recognizes that the Federal Government provides links and informational data on various disaster preparedness resources and events and does not endorse any non-Federal events, entities, organizations, services, or products.*

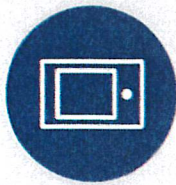


# 12 WAYS TO PREPARE

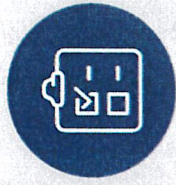
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<input type="checkbox"/>  <p><b>Plan with Neighbors</b></p>	<input type="checkbox"/>  <p><b>Make Your Home Safer</b></p>	<input type="checkbox"/>  <p><b>Know Evacuation Routes</b></p>	<input type="checkbox"/>  <p><b>Assemble or Update Supplies</b></p>	<input type="checkbox"/>  <p><b>Get Involved in Your Community</b></p>	<input type="checkbox"/>  <p><b>Document and Insure Property</b></p>



# 12 WAYS TO PREPARE



**Sign up  
for Alerts  
and Warnings**



**Make a Plan**



**Save for a  
Rainy Day**



**Practice  
Emergency  
Drills**



**Test Family  
Communication  
Plan**



**Safeguard  
Documents**



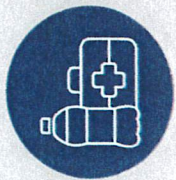
**Plan with  
Neighbors**



**Make Your  
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**Know  
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**Assemble or  
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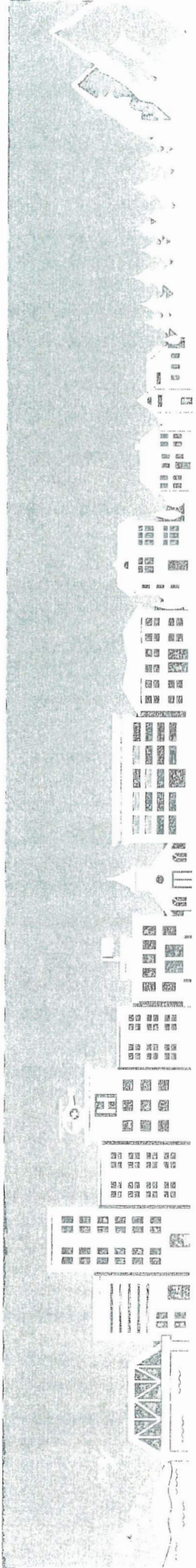


**Get Involved in  
Your Community**



**Document and  
Insure Property**





# TAKE ACTION AND PREPARE

**There are many ways to take action and prepare before a disaster occurs. The actions on this card include some of the most important ways to help yourself, your family, and your community increase your preparedness. Simple actions at home and in your neighborhood can make a big difference!**



**FEMA**

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[Fema.gov/mobile-app](https://fema.gov/mobile-app)



[Ready.gov/prepare](https://Ready.gov/prepare)





# DOCUMENT AND INSURE YOUR PROPERTY



FEMA

Your home, your personal belongings, and your business are meaningful and valuable assets. If a disaster strikes, having insurance for your home or business property is the best way to ensure you will have the necessary financial resources to help you repair, rebuild, or replace whatever is damaged. Yet, more than half of all homeowners in the United States do not carry adequate homeowners insurance to replace their home and its contents should a catastrophic loss occur. Now, before a disaster strikes, take the time to:



**DOCUMENT**  
YOUR  
PROPERTY



**UNDERSTAND**  
YOUR OPTIONS  
FOR COVERAGE



**ENSURE**  
YOU HAVE APPROPRIATE INSURANCE  
FOR RELEVANT HAZARDS

Not all insurance policies are the same. Coverage amounts, deductibles, and payment caps can vary significantly. Consult with your insurance professional to be sure your policy is right for you. It is also important to review your policy annually to remind yourself of your coverage and to make any updates based on new purchases, renovations, increases in property value, or increases in costs to rebuild or replace items.



**DOCUMENTING  
YOUR PROPERTY  
AND SAFEGUARDING  
RECORDS**

## **INVENTORY YOUR HOME OR BUSINESS.**

Regardless of the type of coverage you buy, maintaining a detailed inventory of your property's contents will assist you if a disaster strikes. Your inventory will help you prove the value of what you owned, which could speed your claim processing, and will provide documentation for tax deductions you can claim for your losses. An up-to-date inventory can also help you to determine the correct amount of insurance to purchase.

You can take photos or videos to help you record your belongings, but be sure to also write down descriptions, including year, make, and model numbers, where appropriate. For valuable items, you may want to have an appraisal to determine the item's worth. Be sure to store your inventory somewhere it can be easily accessed after a disaster.



## KEEP VITAL RECORDS IN A SAFE PLACE.

Store paper copies in a waterproof and fireproof box, safe, or bank deposit box. Leave copies with trusted relatives or friends. Secure electronic copies with strong passwords and save them on a flash or external hard drive in your waterproof box or safe.

## STORE POLICY NUMBER AND CONTACT INFORMATION NEARBY.

Keep your policy number, your insurance professional/company phone number, and claim filing instructions in a secure, convenient location.



**HOMEOWNER:** A homeowner's policy generally provides the following areas of coverage:

- **Dwelling**—coverage for your house;
- **Other Structures**—coverage for structures such as garages, decks, and fences;
- **Personal Property**—coverage for items such as furniture, clothing, and appliances;
- **Loss-of-Use**—compensation if you need to relocate temporarily due to covered damage;
- **Personal Liability**—coverage for accidents occurring on your property; and
- **Medical Protection**—payments for a person who is injured on your property.

If you live in a manufactured home, in a condominium, or on a farm, there are policies specifically designed for these types of residences. For example, policies for condominiums primarily cover contents with a provision for the portions of your home that are your responsibility to maintain or repair, as stated by your condominium association.

Your bank or mortgage lender may have minimum insurance requirements as a condition of your loan, but be sure to carry enough coverage for **your** needs.

**RENTER:** Renters insurance policies can include the following coverage types:

- **Personal Property**—coverage for items such as furniture and clothing;
- **Loss-of-Use**—compensation if you need to relocate temporarily due to damage;
- **Personal Liability**—coverage if sued due to accidental injury to others;
- **Medical Payments**—payments for a person who's injured on your property; and
- **Property Damage to Others**—coverage if you accidentally break or damage someone else's property.

Most responsible landlords and professional property management companies will require proof of renters insurance when a lease is signed.

**BUSINESS:** If you own a business, you may need to purchase business (or commercial) insurance to protect your business property and employees. The size of your business (as measured in revenue and number of employees), the type of business, and your business location will determine the appropriate types of insurance. Note that home-based businesses may not be covered under homeowners insurance policies, so having business insurance is critical if you run a small business out of your home.



An insurance professional can help you customize your policy based on your particular needs, such as insuring specialized equipment. Standard business policies generally include the following types of coverage:

- **Property**—protection of your physical business location, such as a store, and its contents;
- **Liability**—payment for medical costs and other obligations if someone gets hurt on your business property or you or your employees cause property damage, including legal defense costs if you are sued; and
- **Business Interruption, or Business Income**—coverage for lost revenue in the event that a business needs to close due to fire, burglary, or another covered disaster; assistance making rent and utility payments; and coverage for operating your business from a temporary location.

An insurance professional can assist a business owner with these additional types of commercial coverage:

- **Business Vehicle**—automotive insurance specifically designed for business vehicle use;
- **Workers' Compensation**—coverage that provides cash benefits and/or medical care for employees who are injured or fall ill as a direct result of their job;
- **Flood Insurance**—coverage designed for damage to a business property and its contents caused by flooding, which is not typically covered under general business insurance;
- **Cyber Liability**—protection against cyber risks and costs, including data loss or corruption, identity theft, extortion, and reputation recovery; and
- **Terrorism**—coverage for buildings, equipment, furnishings, and inventory damaged or destroyed in a terrorist attack.

The insurance industry calls the cause of loss, such as fire or theft, a “peril.” Be sure to check for which perils your policy lists. A homeowner’s policy may provide coverage for different perils for the dwelling and for personal property. The policy may also have different deductibles based on the peril.

To have appropriate and adequate coverage for your home or business, it is important for you to consider the perils for your area. Homeowners, renters, and business owners who live in areas at high risk for losses from a particular peril may pay a higher cost for coverage. **Always** check your individual policy for details. In general, according to the [Insurance Information Institute](#), homeowners insurance policies cover the following potential perils:

- Civil unrest
- Explosions
- Falling objects
- Fires/Wildfires
- Hail
- Hurricanes, but not flooding
- Malfunctioning plumbing, air conditioning, heating, and sprinkler systems
- Theft
- Tornadoes, but not flooding
- Vehicular damage
- Volcanoes



**Flood and Earthquakes:** Most homeowner and business insurance policies **do not cover** damage from earthquakes and floods. Talk with your insurance professional if you are at risk for flooding or mudflows, including flooding caused by hurricanes or earthquakes. Basic flood insurance covers structural damage to your home or business building, including your air conditioner, furnace, and water heater. Flood insurance also covers associated cleanup costs. Home and business owners can purchase additional coverage for the building's contents. Note that flood damage to your vehicle is typically covered by your auto insurance's comprehensive coverage. Other important information to know about flood insurance includes:

- Flood insurance is available to homeowners and renters through the National Flood Insurance Program in participating communities. Keep in mind that a policy purchased today will take 30 days to go into effect. For more information, visit [floodsmart.gov](http://floodsmart.gov) or call 1-888-4FLOODS.
- Separate policies are also needed for coverage against losses from earthquakes.

If you are unable to find an insurance company willing to offer a policy that meets your needs for the perils you may face, contact your state insurance department for information on what coverage is available in your state from an involuntary market/shared market or a state-backed plan.



## KNOWING YOUR SETTLEMENT OPTIONS

Familiarize yourself with the settlement types available for your dwelling and personal property and choose the one that best meets your needs. The cost of your policy and the claim amount you receive will vary depending on the type of settlement you choose.

**Replacement Cost:** This is the cost to replace all belongings or rebuild your home at current market rates. "Guaranteed" or "extended" replacement cost policies account for pricing surges in supplies and labor after a major disaster. Homeowners can also purchase additional replacement cost coverage to account for the cost of complying with updated local building codes. For replacement cost coverage, it is important to have an accurate assessment of how much it would cost to rebuild your home or to replace your belongings. Replacement cost settlements may not be available for older homes.

**Functional Replacement Cost or Market Value Coverage:** This is the cost of repairs made with modern materials to provide the functional equivalent (e.g., a plaster wall is repaired with drywall), or if the damage is a total loss, the payment amount is the market value of the home.

**Actual Cash Value:** Your insurance company will reimburse you by estimating the current value of your home and belongings, including depreciation. For example, if you purchased a large high-definition television 5 years ago, you will receive the estimated value of a 5-year-old television.

**Stated Value:** This is a pre-determined, fixed amount listed in your policy.

## QUALIFYING FOR DISCOUNTS

Ask your insurance professional about potential discounts on the cost of your policy. Some insurers offer discounts for the following:

- Purchasing homeowners/renters and auto insurance from the same provider;
- Installing smoke detectors, burglar alarms, sprinklers, or other improvements designed to mitigate particular hazards, such as wind shutters or reinforced roofing;
- Having a membership in a professional, alumni, or business group;
- Being a senior or retiree; and
- Being a long-term policyholder.

## FILING A CLAIM

If you sustain damage to your home, property, or vehicle, take the following steps to help make the claim process go smoothly:

- **File Claims Promptly.** Many policies have time limits on when you can file a claim.
- **Save Receipts.** Keep receipts for any construction or hardware supplies you purchase, as well as hotel and restaurant expenses should you need to relocate temporarily.
- **Take Pictures and Video.** Record damage to your home, personal property, or vehicle. Keep copies for your records and to share with your insurer.
- **Work With Your Adjuster.** An adjuster will likely come to your home to survey damage. Cooperating with your adjuster can save time and assist you in receiving your settlement promptly.

## ADDITIONAL INFORMATION

- Visit [ready.gov/prepare](https://www.ready.gov/prepare) to learn more about specific risks and what protective measures to take before, during, and after a disaster.
- For additional information about preparing your home to better withstand disasters, as well as recovering, repairing, and rebuilding following disasters, visit the Insurance Institute for Business & Home Safety at [disastersafety.org](https://disastersafety.org).
- To download a homeowner's guide to natural disasters, including ways to reduce potential damages and premiums, visit [flash.org/homeownersinsuranceguide](https://flash.org/homeownersinsuranceguide).
- For information on insurance regulations in your state, contact your state insurance commission. A map linked to each state's insurance commission website is available at [naic.org/state\\_web\\_map.htm](https://naic.org/state_web_map.htm).
- For insurance-specific questions, visit the Insurance Information Institute at [iii.org](https://www.iii.org).



# NOTES

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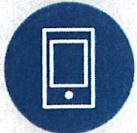
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# 12 WAYS TO PREPARE



**Sign up  
for Alerts  
and Warnings**



**Make a Plan**



**Save for a  
Rainy Day**



**Practice  
Emergency  
Drills**



**Test Family  
Communication  
Plan**



**Safeguard  
Documents**



**Plan with  
Neighbors**



**Make Your  
Home  
Safer**



**Know  
Evacuation  
Routes**



**Assemble or  
Update  
Supplies**



**Get Involved in  
Your Community**



**Document and  
Insure Property**





# SAFEGUARD CRITICAL DOCUMENTS AND VALUABLES



FEMA

When disaster strikes, your immediate concern will be your safety and the safety of those you care about. Once the immediate danger passes, however, having your financial and medical records and important contact information will be crucial to help you start the recovery process quickly. Taking time now to safeguard these critical documents will give you peace of mind, ensure you have access to essential medical and prescription information, and help you avoid additional stress during the difficult days following a disaster.

In addition, take the time now to think about the priceless personal items you would want to protect from damage or take with you if you had to suddenly evacuate your home.

The first step is to take an inventory of your household documents, contacts, and valuables. The checklist below will get you started. Then download the Emergency Financial First Aid Kit (EFFAK) at [www.ready.gov/financialpreparedness](http://www.ready.gov/financialpreparedness) for more complete checklists and guidance on collecting and safeguarding this important information.

Put a checkmark next to any item that you may need to collect and safeguard. Be sure to include emergency contact phone numbers or other contact information with your documentation for questions that may arise following a disaster.

## HOUSEHOLD IDENTIFICATION

**Think about the documents you would need to identify yourself and your household members, including children and pets, your relationships, or status. These may include:**

- Vital records (birth, marriage, divorce certificate, adoption, child custody papers)
- Passport, driver's license, Social Security card, green card, military service identification, other
- Pet ownership papers, identification tags

## FINANCIAL AND LEGAL DOCUMENTATION

If your home or income is impacted by a disaster, you will need documentation to request assistance from insurance providers and from government disaster assistance programs.

- Housing: lease or rental agreement, mortgage, home equity line of credit, deed
- Vehicle: loan documents, VIN, registration, title
- Other Financial Obligations: utility bills, credit cards, student loans, alimony, child support, elder care, automatic payments such as gym memberships
- Financial Accounts: checking, savings, debit cards, retirement, investment
- Insurance Policies: homeowners, renters, auto, life, flood, appraisals, photos, and lists of valuable items
- Sources of Income: pay stubs, government benefits, alimony, child support
- Tax Statements: Federal/state income tax returns, property tax, vehicle tax
- Estate Planning: will, trust, power of attorney

## MEDICAL INFORMATION

- Health/dental insurance, Medicare, Medicaid, VA health benefits
- List of medications, immunizations, allergies, prescriptions, medical equipment and devices, pharmacy information
- Living will, medical power of attorney
- Caregiver agency contract or service agreement
- Disabilities documentation
- Contact information for doctors/specialists, dentists, pediatricians, veterinarians

## EMERGENCY OR HOTLINE CONTACT INFORMATION FOR HOUSEHOLD

- Employers/supervisors
- Schools
- Houses of worship
- Social service providers
- Homeowners Associations
- Home Repair Services: utilities, plumber, roofer, carpenter, electrician

## VALUABLES AND PRICELESS PERSONAL ITEMS

- Priceless personal mementos, family photos, and keepsakes
- Possessions with monetary value, including jewelry, art, and collectibles



**PROTECT  
YOUR DOCUMENTS  
AND VALUABLES**

Once you have gathered your financial, legal, and contact information, it is essential to safeguard this information.

- Consider storing *paper copies* of important documents at home in a fireproof and waterproof box or safe, in a bank safe deposit box, or with a trusted friend or relative. If you are using a safe deposit box, you may want to ask your bank or check state laws to confirm who can and cannot access the safe deposit box if the lessee dies or is incapacitated.
- Store *electronic copies* of important documents in a password-protected format on a removable flash or external hard drive in your fireproof and waterproof box or safe, or consider using a secure cloud-based service. Visit [www.us-cert.gov/ncas/tips/st04-019](http://www.us-cert.gov/ncas/tips/st04-019) to learn how to use electronic encryption to protect sensitive information.
- Think about where you store valuable belongings and ways to better protect these items. If you have valuable items stored in a basement, you may want to move them to a higher location and put them in waterproof containers to avoid water damage. Or you may want to keep small items in a flood/fireproof home safe. You may also want to secure items that are displayed on shelves or walls if your home may be subject to high winds or earthquakes.

Thank you for doing your part to prepare! Spread the word and encourage others to join the movement at [www.ready.gov/prepare](http://www.ready.gov/prepare).



# 12 WAYS TO PREPARE



**Sign up  
for Alerts  
and Warnings**



**Make a Plan**



**Save for a  
Rainy Day**



**Practice  
Emergency  
Drills**



**Test Family  
Communication  
Plan**



**Safeguard  
Documents**



**Plan with  
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# Prepare Your Pets for Disasters

Your pets are important member of your family! This is why they should be included in your family's emergency plan.


To prepare for the unexpected, keep your pets in mind as you follow these tips:

1. Make a plan.
2. Build an emergency kit.
3. Stay informed.

## Make a Plan

If you have a plan in place for you and your pets, you will likely encounter less difficulty, stress and worry when you need to make a decision during an emergency.

### THINGS TO INCLUDE IN YOUR PLAN:

-  **Know what to do with your pet during an evacuation** . Many public shelters and hotels do not allow pets inside. Know a safe place where you can take your pets before disasters and emergencies happen.
- **Develop a buddy system**. Plan with neighbors, friends or relatives to make sure that someone is available to care for or evacuate your pets if you are unable to do so.
- **Have copies of your pet's vaccination record, and make sure your pet is microchipped**. Keep your address and phone number up-to-date and include an emergency contact outside of your immediate area.
- **Keep contact information for your local emergency management office or animal control office and shelters on hand** in case you become separated from your pet.

## Build a Kit for your Pet

Just as you do with your family's emergency supply kit, think first about the basics for survival.

Review your kit regularly to ensure that their contents are fresh.

### HERE ARE SOME ITEMS TO INCLUDE IN AN EMERGENCY KIT FOR YOUR PET.




- **Food and Water**. Keep several days' supply of both.
- Keep food in an airtight, waterproof container, and have a water bowl to use.



Ready. 





- **Medicine.** Keep an extra supply of the medicine your pet takes on a regular basis in a waterproof container.
- **First aid kit.** Include items appropriate for your pet's emergency medical needs.
- **Backup collar with ID tag and a harness or leash.** Have copies of your pet's registration information in a waterproof container and available electronically. 
- **Traveling bag, crate or sturdy carrier** for each pet.
- **Grooming items.** Pet shampoo and other items, in case your pet needs some cleaning up. 
- **A picture of you and your pet together.** If you become separated from your pet, a picture will help you document ownership and allow others to assist you in identifying your pet.
- **Sanitation needs.** Include pet litter and litter box, trash bags and other items to provide for your pet's sanitation needs.
- **Familiar items.** Put favorite toys, treats or bedding in your kit to reduce stress for your pets. 

## Stay Informed

Stay informed of current conditions and know how you will receive emergency alerts and warnings.

Download the FEMA app to get weather alerts for up to five different locations anywhere in the United States.

Always bring your pets indoors at the first sign or warning of a storm. For more information about how to prepare your pets, visit [Ready.gov/pets](https://www.ready.gov/pets).





# Your disaster checklist



FEMA





# Be prepared: Protect your personal finances

If you had to leave your home in an emergency, you would have only minutes to choose what stays and what goes, and your financial records may be one of the last things on your mind.

Collecting, copying, and storing your financial information now could help you avoid problems and recover faster after a disaster. This checklist can help. Use it to make sure you have the information and documents you need. Then, keep it with your important documents so you can refer to it when needed.

## Account numbers

Use the sample table on the right, or a separate piece of paper, to organize your account and customer service numbers.

## Personal records

Make and store copies of:

- Driver's licenses
- Passports
- Social Security cards
- Birth certificates
- Marriage and divorce papers
- Home titles or deeds
- Car, boat, or RV registrations and titles
- A room-by-room inventory of your belongings

## Financial records

Most financial records can be replaced, but you need your insurance information if your property is damaged, or if you or a family member needs medical care. Keeping records safe also helps you avoid trouble if questions arise later about your investments, taxes, or workplace benefits.

Make and store copies of:

- Insurance policies
- Investment records
- Income tax information
- Pay stubs and employer benefits records
- Wills, living wills, trusts, financial and medical powers of attorney

## Computer files

If you keep financial records, passwords, family photos, and videos on your computer, consider backing the information up to a secure cloud storage service, or back up your data regularly and keep the backups somewhere safe.

## Keep important documents safe and always make copies

Be sure to secure and copy your important papers. Keep the originals in a water-tight container, fire safe, or a bank safe deposit box. If you keep your documents at home, be sure you can grab them in a hurry and go.

Store your copies somewhere else - in a secure place at work or with a trusted relative or friend.

If you have access to a computer, you can scan your documents and then put them on a flash drive or store the information at a secure online storage website.

Loans and credit cards

Account number

Customer service number

Mortgage		
Home equity loan		
Car loan		
Credit card		
Student loan		
Other:		

Home and utilities

Account number

Customer service number

Rent		
Cable or satellite		
Water		
Electricity		
Phone		
Other:		

Other accounts and insurance

Account number

Customer service number

Homeowners or renters insurance		
Auto insurance		
Medical insurance		
Checking account		
Savings account		
Investment account		
Other:		



## Inventory your belongings

A written inventory of your belongings, backed up by a video of each room in your home, can help prove what you lost and what was damaged.

## After a disaster

If a disaster strikes your home, as soon as possible, contact your credit card company, your mortgage lender, and other creditors to let them know about your situation. Most of them have ways to help.

If you can't live in your home, check with your utility companies (e.g. electric, gas, cable) to see if you can shut off service to add extra money to your budget.

Many people and groups will offer help. Disaster-chasing criminals may also show up and try to scam you.

Watch out for:

- Up-front fees to help you claim services, benefits, or get loans. Government employees never charge to help you get a benefit or service.
- Contractors selling repairs door-to-door, especially if they offer deep discounts or ask you to pay them up front
- Insurance agents who try to sell you after-the-fact policies
- Organizations with names similar to government agencies or charities

## About us

The Consumer Financial Protection Bureau regulates the offering and provision of consumer financial products and services under the federal consumer financial laws, and educates and empowers consumers to make better informed financial decisions.

Learn more at [consumerfinance.gov](https://consumerfinance.gov)

## Connect with us

 Submit a complaint  
[consumerfinance.gov/complaint](https://consumerfinance.gov/complaint)

 Tell your story  
[consumerfinance.gov/your-story](https://consumerfinance.gov/your-story)

 Get answers to money questions  
[consumerfinance.gov/askcfpb](https://consumerfinance.gov/askcfpb)

 Share your thoughts  
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[twitter.com/cfpb](https://twitter.com/cfpb)

The Federal Emergency Management Agency's mission is to help people before, during, and after disasters. The Ready Campaign is designed to educate and empower the American people to prepare for, respond to and mitigate emergencies, including natural disasters and man-made disasters.

Learn more at [ready.gov/financial-preparedness](https://ready.gov/financial-preparedness)