

PROTECT YOURSELF & YOUR ASSETS FROM DISASTER



Learn how to protect your family, belongings, and financial assets if a natural disaster strikes your area.










Be sure to have proper coverage on your home

- ▶ Before disaster strikes, understand the ins and outs of your insurance coverage. While most standard homeowners and renters insurance plans cover a wide range of potential disasters from tornadoes to fires to winter storm damage, they typically do not cover floods or earthquakes. If you live in a high-risk area susceptible to flooding or earthquakes, talk to your provider about purchasing additional coverage to ensure you are protected.



Be prepared and know where to seek help

- ▶ Have a family emergency and disaster preparedness plan in place that includes a list of shelters, services, and organizations to contact for information during a natural disaster.
- ▶ Review what safety precautions to take during disasters such as earthquakes and tornadoes with your family. Some good safety tips to follow:
 -  Find a safe place indoors to ride out the immediate danger within the interior of the building.
 -  Stay away windows, light fixtures and any furniture that can fall away from a wall.
 -  Stay away from damaged areas unless first responders seek your assistance.
 -  Wear protective clothing, shoes and gloves when working in an area affected by the disaster.
 -  Inspect your home for flammable liquids, broken pipe lines or electrical damage that could cause fires or emergencies if left untreated.
- ▶ Make a disaster preparedness kit with items that will keep you safe, warm, fed, and all your medical needs taken care of for at least a few days. Keep it in a designated place and make sure your family knows its location. Revisit and revise the items in your kit as your family's needs may change over time.
 -  Your kit should include water (one gallon of water per person, per day, for at least 3 days for drinking and sanitation), a 3-day food supply, clothing, a battery powered or hand crank radio, flashlights, a first aid kit, a variety of batteries, a whistle, matches, dust masks, garbage bags, a wrench or pliers, a can opener, local maps, a cell phone with chargers and a backup battery, your prescriptions, cash or traveler's checks, blankets, and any important paperwork including your insurance information.
- ▶ Locate safe places for pets to go if your home is not safe.
 -  Create a disaster kit for your pets and store it near your family's kit. Be sure to include items such as vaccination and medical paperwork, medications, a towel or blanket, collapsible travel food and water containers, a leash, a collar with ID tags, bottled water, dog food and treats, first aid items (peroxide, gauze pads and tape, disposable ice packs, disposable gloves, scissors tweezers, wet wipes), and a familiar toy or object.



Set up a channel of communication

- ▶ Pick a contact person that can provide information to you and your network of family and friends.
- ▶ Learn what routes may be shut down in an emergency and find alternate routes for safe passage.
- ▶ Have important paperwork and contact information in a protected place with multiple ways to access the information.



During a disaster

- ▶ Stay indoors or in a safe area until you are certain that danger has passed.
- ▶ When able, keep in touch with your person of contact who can provide information as needed.
- ▶ Learn what routes may be shut down in an emergency and find alternate routes for safe passage.
- ▶ Have your important insurance paperwork and contact information handy with multiple ways to access the information.



After a disaster

- ▶ Go to a FEMA/natural disaster relief site to gather any supplies, meals, or information that will help you and your family with your immediate needs. To contact FEMA:
 - Visit www.disasterassistance.gov/
 - Call 1-800-621-3362
 - To find the closest Disaster Recovery Center, you can use their Locator: <https://egateway.fema.gov/ESF6/DRCLocator>
 - To download the FEMA app, go to: www.fema.gov/mobile-app
- ▶ To contact Red Cross:
 - Visit: www.redcross.org
- ▶ Once you and your family are safe and out of harm's way, call your service providers and let them know you are seeking relief/assistance. Ask what options you have on payments, credits, and timelines.



Accept help from others

- ▶ Let others help you with donations, meals, and places to stay.
- ▶ Know the situation is temporary and you will get back on your feet.
- ▶ Share your story with others and lean on those around you.
- ▶ If you are safe and able, donate blood to the American Red Cross. To learn how, visit <https://www.redcross.org/give-blood.html>.



File a claim immediately with both your mortgage and insurance companies

- ▶ Ask about mortgage assistance or mortgage relief options as you begin your recovery.
- ▶ Be sure to understand the clauses in your policy pertaining to standards of living after a disaster.
- ▶ Understand how a natural disaster will affect your mortgage payments.
- ▶ Get informed on what it takes to rebuild or re-buy your home if those are options.



Be aware of scams

- ▶ In particular, be on the lookout for scams around charity donations, fake insurance policies, and repair services.



For donations, make sure you recognize the organization you are donating to and not making any donations through a third party website. If you are unsure of the legitimacy of the organization you can look them up on the Better Business Bureau.



Be leery of callers offering disaster insurance after a disaster has hit your area and never offer payment or personal information over the phone without verifying the business. Contact your insurance agent or insurance company directly.



If you were a victim of a natural disaster, look into any businesses or contractors offering repairs especially if they offer to waive your insurance deductibles at a discounted rate and ask you to sign paperwork that lets them work with the insurers. With this scam, the fraudsters use your signature to collect insurance payments, and disappear with the money.

- ▶ To report suspected fraud, call the FEMA Disaster Fraud Hotline toll free at 1-866-720-5721. If you need to report other fraudulent activities during or following a natural disaster, please notify FEMA at 1-866-720-5721 or disaster@leo.gov. You can also file a complaint with the FTC.



Emergency Contact Person

Name: _____

Phone number: _____

Disaster Relief Checklist:

- Water (one gallon of water per person, per day, for at least 3 days for drinking and sanitation)
- 3-day food supply
- Clothing
- Battery powered or hand crank radio
- Flashlights
- First aid kit
- Variety of batteries
- Whistle
- Matches
- Dust masks
- Garbage bags
- Wrench or pliers
- Can opener
- Local maps
- Cell phone with chargers and a backup battery
- Your prescriptions
- Cash or traveler's checks
- Blankets
- Any important paperwork including your insurance information

Disaster Relief Pet Checklist:

- Vaccination and medical paperwork
- Medications
- Towel or blanket
- Collapsible travel food and water containers
- Leash and collar with ID tags
- Bottled water
- Dog food and treats
- First aid items (peroxide, gauze pads and tape, disposable ice packs, disposable gloves, scissors tweezers, wet wipes)
- Familiar toy or object

Notes

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For additional assistance, refer to the contact information below:

FEMA - 1 (800) 621-3362

Red Cross - 1 (800) 733-2767