# **Be Ready for Anything!**

# Step 1

### **Essential Questions to ask before Disaster Strikes**

□ What are the common disasters for your area?

U What preparations need to be made to your home to survive these disasters?

**Does your community have a warning system ie. sirens, text notifications etc...** 

Do you know your community's evacuation procedures, routes to take, places to move?

□ Does anyone require special accommodations such as elderly or disabled family members in your home?

Does your employer have an Emergency Plan in place?

Do your children's schools or child care facilities have an Emergency Plan in place?

# Step 2

### Create an Emergency Plan

**Educate each family member on the dangers of fire, severe weather, earthquakes, and other potential disasters. Discuss your approach to handle each type of situation.** 

□ Identify safe spaces in your home to utilize during emergency situations.

**Communicate how to respond to power outages or any injuries that may take place.** 

□ Map out your home and include 2 possible escape routes.

□ Teach each family member how to shut off the main switches to the water, gas and electricity if needed.

□ Place Emergency Phone Numbers where all can locate, ie front of refrigerator or family bulletin board.

**Educate Children to contact 911 at appropriate times** 

□ Have on hand an emergency battery-powered radio and show each family member how to use it.

□ Choose one out of state contact for each family member to call, in case of separation. During disasters it may be impossible to call locally, due to clogged phone lines.

□ Be sure children can call the out of state contact without your guidance.

□ Choose two meet up locations. 1) close to your home in case of evacuation due to fire 2) Just outside your neighborhood, should you be unable to get access to your home.

□ Attend a First Aid and CPR workshop to learn basic life-saving techniques.

□ Store important papers in a water and fire-proof container.

# Step 3

### **Prepare a Disaster Supplies Kit**

Assemble supplies you might need in an evacuation. Store them in an easy-to-carry container such as a backpack or duffle bag

Include:

A supply of water (one gallon per person per day). Store water in sealed, unbreakable containers. Identify the storage date and replace every six months.

A supply of non-perishable packaged or canned food and a non-electric can opener.

A change of clothing, rain gear and sturdy shoes.

Blankets or sleeping bags.

A first aid kit and prescription medications.

An extra pair of glasses.

A battery-powered radio, flashlight and plenty of extra batteries.

Credit cards and cash.

An extra set of car keys.

A list of family physicians.

□ A list of important family information; the style and serial number of medical devices

□ Special items for infants, elderly or disabled family members.

D Phone Charger, power bank and extra cords

## Step 4

# Keep a paper copy of all important documents in a safe, or waterproof, fireproof box and an electronic copy in the Vault.

□ Birth Certificates – all members of the household

Passports- all members of the household

Marriage Certificate

□ Social Security Cards – all members of the household

Health Insurance card – copy

□ Home or Lease Agreement Documents

□ Homeowners Insurance or Renters Insurance documents

□ Home Inventory List – see attached template for creating an inventory of your belongings in case of fire or other natural disaster \*

Auto Insurance documents

□ Vehicle titles, loan paperwork or license information for all household vehicles

□ Life Insurance Policies – all members of the household

Legal Documents such as Wills, Trusts, Powers of Attorney

Long Term Care policies

List of all Important Contacts<sup>\*</sup> such as Attorney, Insurance Agents and your Financial Professional – see attached page for a list of contact information for all Financial Resources that may pertain to you and your family.

## **Home Inventory List\***

Creating a Home Inventory List can be a daunting task, but just think of the peace of mind you will have, once you know you have an updated list of all your belongings in case disaster strikes!

- 1. Find an easy place to start
- 2. File recent purchases
- 3. Start with basic details
- 4. Take Photos
- 5. Document Serial Numbers
- 6. Categorize your belongings
- 7. Store receipts
- 8. Confirm high-value coverage
- 9. Update as needed

Be sure to include

- Electronics
- Items in Storage
- Furnishings
- Phones
- Musical Instruments
- Appliances

Home Inventory Apps that are already available at no extra charge:

Allstate Digital Locker available on IOS and Android Magic Home Inventory available on Android Smart Inventory System available on Android

<u>Apps available with a small fee</u> BluePlum Home Inventory for IOS Home Contents for IOS Memento – for IOS, Android or Desktop MyStuff – for IOS or Android Nest Egg – for IOS Sortly- for IOS or Android

MS Excel -also offers a pre-made spreadsheet under Templates titled "Home Contents Inventory List"

### **Important Financial Contacts\***

#### **Property/Casualty/Home Insurance**

Company Name:	
Contact Number:	
Policy Number:	

#### **Flood Insurance**

Company Name:	
Contact Number:_	
Policy Number:	

#### Attorney:\_\_\_\_

Contact Number:	
CPA/Tax Preparer:	
Contact Number:	
<b>Other Professionals:</b>	
Contact Number:	

#### NFS, LLC – Kestra Financial

5707 Southwest Pkwy, Bld2, Suite 400 Austin, TX 78735 844-553-7872

#### John Hancock Investments

430 W 7<sup>th</sup> St. Suite 219909 Kansas City, MO 64105-1407 800-225-5291

#### **Prudential Life Insurance Company**

Annuities Services Center 2101 Welsh Road Dresher, PA 19025 800-621-1089

#### Invesco Aim

430 W. 7<sup>th</sup> St. Kansas City, MO 64405-1407 800-959-4246

#### **Principal Funds**

430 W. 7<sup>th</sup> St. Suite 219971 Kansas City, MO 64105-1407 800-222-5852

#### **MFS Investment Management**

430 W. 7<sup>th</sup> Street Suite 219341 Kansas City, MO 64105-1407 800-343-2829

#### Auto/Liability/Umbrella Insurance Company Name:\_\_\_\_\_

Contact Number:	
Policy Number:	

#### Health Insurance

Company Name:	
Member ID:	
Contact Number:	

#### Tim Hudson, Financial Advisor

SilverStar Wealth Management 13525 Skinner Road Cypress, TX 77429 281-477-3847 Office 936-755-4431 Home 713-703-0210 Cell (Emergency Only)

#### **SEI Private Client Group**

1 Freedom Valley Dr. Oaks, PA 19456 800-342-5734

#### John Hancock Freedom 529

c/o T. Rowe Price 4515 Painters Mill Rd. Owings Mills, MD 21117-4903 866-222-7498

#### Jackson National Life Insurance

1 Corporate Way Lansing MI, 48951 877-565-2968

#### **Capital Bank & Trust**

American Funds 5300 Robin Hood Rd. Norfolk, VA 23513-2430 800-421-4225

#### Franklin Templeton Funds

100 Fountain Parkway St. Petersburg, FL 33716-1205 800-342-5236

#### ING/Voya/Venerable

Service Center 699 Walnut Street, Suite 1350 Des Moines, IA 50309-3942 Fixed Annuities 800-369-5303 Variable Annuities 800-366-0066

## **BETTER SAFE THAN SORRY...**

### BUILDING A "GO-BAG"

A "Go-Bag" will ensure you have what you need in the event you must quickly leave your home. Make sure these supplies are already put together and in an easily accessible place. In some emergencies, you may only have seconds to grab your supplies and leave.

- Copies of your important papers in a waterproof bag.
- Extra set of car and house keys.
- Extra mobile phone charger.
- Bottled water and snacks such as energy or granola bars.
- First-aid supplies, flashlight, and whistle.
- Battery-powered or hand-crank radio (with extra batteries, if needed).
- A list of the medications each member of your family needs and at least a 14-day supply of each medication.
- Toothpaste, toothbrushes, wet cleansing wipes, and so on.
- Contact and meeting place information for your family and a map of your local area.
- Rain ponchos, or foul-weather gear
- External mobile phone battery pack or solar charger. Some hand-crank flashlights will also include a phone charger.
- Escape Tool for your car.

## **EMERGENCY FOOD RESOURCES**

https://mypatriotsupply.com/collections/emergency-survival-food

https://readywise.com/

https://mountainhouse.com/

## WATER TANK RESOURCES

https://www.surewatertanks.com/

https://waterprepared.com/

### **Disaster Preparation Resources**

www.ready.gov

www.redcross.org

www.fema.org

https://www.nsc.org/community-safety/safety-topics/emergencypreparedness/emergency-supplies-for-the-home

https://www.ready.gov/sites/default/files/2021-04/family-emergency-communicationplan.pdf

https://emergency.cdc.gov/planning/index.asp

### **Other Sources:**

<u>https://www.redcross.org/content/dam/redcross/atg/Chapters/Division\_1 - Media/Denver/Denver -</u> <u>PDFs/EmergencyPreparednessChecklist.pdf</u>

https://www.houstonoem.org/preparedness-are-you-ready/

https://www.forbes.com/advisor/homeowners-insurance/home-inventory/

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