

Natural Disaster Preparedness



You never know when a natural disaster will strike, how long it will last or the extent of damage in its wake.

Hurricane Harvey has been a heartbreaking reminder to all of us that at any point in time a disaster, the magnitude of which has never been seen before, can occur. While we may never know for certain when a natural disaster will strike, we can minimize damage and risk of harm by being prepared. The following tips discuss preparedness for any natural disaster and explore insurance coverage in this unfortunate situation.

Disaster Supply Kit

Every household should have an emergency supply kit ready and easily accessible in case of a disaster. This kit should include a flashlight with extra batteries, a first aid kit, a crank or battery operated radio with NOAA weather radio capabilities, necessary prescription medications, an emergency whistle to signal for help, a gallon of water per person and pet for at least three days, and several days' worth of nonperishable food. Other helpful items to include are pet food, a list of emergency phone numbers and a battery powered cell phone charger. If possible, experts advise to also include \$200 to \$500 or more if doable in the instance that ATMs are either unavailable or damaged.

Family Emergency Plan

Your family may not be together when disaster strikes, and this can cause increased panic if you haven't prepared for this situation. A family disaster plan that includes how you will contact each other and identifies a safe place to gather as an alternative to your home is extremely important. It is a good idea to designate a meeting area both within and outside of your neighborhood. This plan will ensure your children know what to do, where they can go and who they can stay with in the event of an emergency. Check www.drivetexas.org for updates on road conditions, if you need to drive to get out of harm's way. It's also a good idea to fill your car's gas tank if you know a storm is coming in case there is a gas shortage.

The FEMA website (www.ready.gov) includes a family emergency plan that can be printed to help assist families with developing their individual plans. Experts agree that developing a disaster plan ahead of time reduces fear and anxiety in children, which means they have a better chance of staying safe until help arrives.

Safeguard Documents

Prepare a vital records kit with copies of important documents to store in a waterproof and fireproof container in a safe place in your home. Another option is to scan and store these documents in a cloud-based application so that it will be protected even if your home is destroyed. Yet another good option is a safe deposit box at your local community bank. Documents and items for this kit include copies of insurance policies, identification and bank account records, proof of vaccinations for pets, mortgages, birth and marriage certificates, and irreplaceable photos.

Homeowners Insurance

While it's difficult to think about losing your home due to a natural disaster, it's important to understand what your homeowners insurance policy does and does not cover. Since policies vary by insurance company, you shouldn't make any assumptions as to what is covered. Most basic homeowners policies cover fire and lightning, explosion, smoke, and damage caused by the weight of ice, snow or sleet. Perils of hail, windstorm, vandalism, theft and water damage may be restricted or even excluded by many policies. In coastal regions or in areas prone to windstorm or hail, it's likely that your policy will have specific conditions, restrictions or full exclusions regarding coverage. Flood is always excluded and must be purchased through the Federal Flood Insurance Program. Other perils that are likely excluded include earthquake, water damage if related to flood or an otherwise excluded peril, sewer back-up and nuclear accidents.

All policies have exclusions, even if you have an "all risk" policy. If your policy contains an exclusion of coverage, ask your insurance agent to provide an option for the coverage through another carrier or specialty policy. Often windstorm coverage for Texas coastal locations

Natural Disaster Preparedness

must be obtained through TWIA – the Texas Windstorm Insurance Association.

While putting together your disaster kit, family plan and other preparations, it's helpful to know the available resources. The FEMA website and the American Red Cross website (www.redcross.org/prepare) are good resources. Being prepared will help you and your family remain calm and rational when a disaster strikes, which can also save lives. Being educated about your specific homeowners insurance will help you make an informed decision about any additional coverage to purchase before a disaster hits. The bottom line is that being prepared for a natural disaster, on several fronts, will help ensure your family recovers and gets back to normal life as quickly as possible.