



A Few Simple Ways to Prepare Now For a Disaster

We have witnessed the wrath of hurricane Harvey and are looking at Irma hitting the East Coast Soon. Wild fires are hitting the West very hard. We thought it might be good to offer a little disaster preparedness.

Do not let the change in weather fool you; we are still at risk for acts of Mother Nature. In the coming months, we may be at risk of wind damage, wild fires, floods, and more. Remember, your homeowner's insurance may not cover every disaster, so please call our office for a free insurance review.

How to prepare for an emergency

- Create a home inventory. This will help you to recover your personal property.
- Is your policy's replacement cost limit correct? It is a good idea to have us, or your insurance company, help you determine the current replacement cost of your home.
- Create an emergency food supply; enough to last a week or so.
- Have a three to five-day supply of water, 1-2 gallons of water per person, per day.
- Keep extra cash on hand in case banks are closed.
- Have a few high-powered flashlights ready.
- Keep extra batteries on hand.
- Have a communications plan. Consider that your family may not be together if a disaster strikes.
- Designate a contact person, outside the area, as a check in person for family members.
- Stock a first aid kit, a supply of essential medicines for at least a week, and other crucial medical supplies like inhalers.
- Make sure you have copies of your family's identification, birth certificates, passports, insurance policies, proof of address or lease, medication list and medical information, copies of credit cards, checks, etc.

Call our office for more information.