

## **Lessons Learned From Past Disasters**

- 1. What you think you have for an insurance policy on your home and what you actually have may not be the same.**
  - a. Most of who had “Original Cost” insurance were under-insured.
  - b. “Replacement Cost” insurance is more reliable and cost effective.
  - c. Temporary housing arrangements should be spelled out in detail and be adequate in your policy.
  - d. Expensive personal property (jewelry, art, etc.) should be insured separately from your homeowners insurance.
  - e. Make sure that “slab replacement” is included with your policy.
- 2. Home safes are not always as fireproof (or waterproof) as they seem.**
  - a. Check the fire ratings of your safes, most will burn to ashes in a house fire.
  - b. Get the highest fire rating available.
  - c. Keep copies of all your important documents watertight in your safe.
  - d. Keep copies of personal documents (insurance policies, account numbers, cash, etc.) in a safe location away from your home (safety deposit box, a family member’s safe, etc.)
  - e. Back up your computer from time to time and keep this information off site.
- 3. Inventory your home...now.**
  - a. Use a video camera or camera and inventory all of your personal property. Insurance companies will respond better to this than memories.
  - b. Keep receipts and purchase documents of major purchases to show original cost.
- 4. Have a travel box / kit that is ready to go AND easy to get to!**
  - a. Don’t forget:
    - i. Prescription medicine and copies of prescriptions
    - ii. Flashlight & batteries
    - iii. AM/FM radio & batteries
    - iv. Note pad, pens, tape
    - v. Food and comfort food
    - vi. Gloves

- 5. 72 hour kit is good. Katrina taught us that 7 days is better.**
  - a. 1 Gallon of water per person per day. (Family of 4 = 28 gallons per week)
- 6. Think about where you could evacuate to if you needed to.**
  - a. Have a set person you can call (out of state preferably) where you can call and report in case you get separated.
  - b. Don't forget to turn off your gas if you leave your home.
- 7. Cash is vital immediately after a disaster - \$800 is recommended.**
- 8. Make toilet arrangements in case the sewers don't work.**
- 9. Tarps and nails are important for covering damaged roofs.**
- 10. Cell phones are usually the first mass communication to be operational after a disaster.**
  - a. Text messaging is an easier way to get through busy lines.
  - b. Don't forget to bring a charger if you leave your home.
- 11. Always keep you car's gas tank at least half full.**
- 12. Have an emergency plan and practice it with your family twice a year.**