Insurance by KATIE

K – Knowledgeable A – Attentive T – Trustworthy I - Independent E - Experienced

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Disaster Planning 2013

READ THIS FIRST

I was saving the information herein for a future newsletter but in light of the tornado devastation in Oklahoma, Texas, and in other states recently, I felt it was important to send this now! In the spirit of "quick evacuation", this newsletter is not as "fancy" as usual but I hope you'll find the information very useful.

Do you have a Disaster Plan? YOU SHOULD!

You should have a personal family plan and a business plan (if you own or manage a business). This provides information for a personal/family plan, however, upon request, I would be happy to provide you with a detailed workbook to help you develop a business Emergency & Disaster Plan.

At the minimum, you should have the following (see details inside):

- Disaster & Evacuation Plan
- "Go" Bag
- Emergency Supply Box (in addition to your First Aid Kit), and
- Important Document Portfolio

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Access prior Newsletters with more emergency preparation information (as referenced herein) on my website listed above

Disaster Preparation information inside!

For more information:
http://72hours.org/go_bag.html
http://www.redcross.org/prepare/disaster-safety-library
http://www.ready.gov/

"By failing to prepare, you are preparing to fail." – Benjamin Franklin

Independent Insurance Agent

Family Disaster Plan:

Your family may not be together when disaster strikes - so please plan ahead:

1) How will you contact one another? Think about how you will communicate in different situations—phone, cell phone, email, 2-way radios. What if these services are not available?
2) Pick a friend or relative who lives out-of-state for household members to notify they are safe.
3) Pick a designated location for family members to go to if you need to evacuate your area. Remember, this may even be in another state.
4) Fill out an ICE card [In Case of Emergency] for each family member. **Call me for a form today!** Keep in your purse/wallet/backpack. Enter emergency info into your cell phones. Send one to school with kids to keep on file
5) **More Info: http://www.fema.gov/areyouready/emergency_planning.shtm**

Emergency Supply Box & Important Document Portfolio:

Included herein is "21 Weeks to Prepare" by the American Red Cross which helps you prepare in "baby steps", however, since we're in the midst of storm season, you might want to take some "grown up steps"! This document will help you create your **Emergency Supply Box** to aid in your physical survival in the event of a disaster. It also references gathering all of your important documents and storing them in a safe place to create your **Important Document Portfolio**. Take time now to review and protect these documents while you have the time. The originals of most of these should be in a safety deposit box, rather than in the top-left drawer of your desk at home. Make several paper copies and/or make digital copies with a scanner or a camera. Always have a backup of everything you may need. Once you have copies - save them in multiple places such as: bank deposit boxes, fire proof boxes, a plastic tote, with non-household family members, as digital copies on jump drives and throw a copy in your "go bag" (see Go-Bag section) Here is a list of the main documents to have:

Identification
- ❑ Passports / Birth Certificates
- ❑ Drivers Licenses
- ❑ Social Security Cards
- ❑ School and Work ID badges

Legal Documents
- ❑ Home Info - Mortgage, Deed, Rental Agreement
- ❑ Copies of utility phone numbers and account numbers.
- ❑ Account Numbers - Banks & Credit Cards
- ❑ Licenses, Certifications, and Degrees
- ❑ Wills - For yourself and loved ones - make sure you review and update your will occasionally too
- ❑ Property Tax Statement and/or Property Deeds - to prove you own the house and land
- ❑ Tax Returns - first 2 pages of state and federal returns from the past 3 years
- ❑ Contracts - business you are doing or having done
- ❑ Marriage certificates

Financial Documents:
- ❑ Bank statements with account numbers and phone numbers.
- ❑ Credit card statements with account numbers and phone numbers.
- ❑ Retirement documentation and statements. (401K, IRA's, stock portfolio's etc.)

Insurance Information
- ❑ Home Inventory - helpful in recreating pre-disaster listings & values of your personal items
- ❑ Insurance Policies - house, renters, life, car, property, boat, ... Check that the values & limits are adequate since the last time you reviewed it.
- ❑ Auto Insurance, Title, and Registration
- ❑ Life & Medical Insurance cards and policies

Important Personal Contacts
- ❑ Any important phone numbers or email contacts that you might need to know. (This list doesn't need to be huge, just the important ones such as: relatives, employer, **insurance agent**, doctor, pastor, financial advisor, repair contractor

Family & Pets
- ❑ Children's School Info, report cards, etc.
- ❑ Documents for any parents/family you are caring for
- ❑ Family Photos - To prove you're a family. NOTE: most likely irreplaceable so keep negatives stored remotely
- ❑ Pet Registration/Licenses & Vaccination records & Pet First Aid kit (call me for info)

Medical
- ❑ Medical Records including Immunization records & Doctor Contact Info
- ❑ Prescriptions - medicines and eyeglasses/contacts

This list isn't all inclusive but it is a great start. For more information : http://www.ready.gov/

"Go-bag"

A component of your disaster kit is your Go-bag. Put the following items together in a backpack or another easy to carry container in case you must evacuate quickly. Prepare one Go-bag for each family member and make sure each has an I.D. tag. You may not be at home when an emergency strikes so keep some additional supplies in your car and at work, taking into consideration what you would need for your immediate safety.

- ❑ Radio – battery operated
- ❑ Flashlight
- ❑ Batteries
- ❑ Permanent marker, paper and tape
- ❑ Toothbrush and toothpaste
- ❑ Whistle
- ❑ Dust mask
- ❑ Pocket knife
- ❑ Some water and food
- ❑ Local map
- ❑ Emergency cash in small denominations and quarters for phone
- ❑ Sturdy shoes, a change of clothes, and a warm hat
- ❑ Photos of family members and pets for re-identification purposes
- ❑ List of emergency point-of -contact phone numbers
- ❑ List of allergies to any drug (especially antibiotics) or food
- ❑ Copy of health insurance and identification cards
- ❑ Extra prescription eye glasses, hearing aid, vital personal items
- ❑ Prescription medications and first aid supplies
- ❑ Extra keys to your house and vehicle
- ❑ Any special-needs items for children, seniors or people with disabilities. Don't forget to make a Go-bag for your pets. (Contact me for detailed Go Bag lists for the underlined or go to: **http://72hours.org/go_bag.html**

Only AFTER you have created your Go Bag as listed above, make a list of the few non-essential, irreplaceable items that are meaningful, small, and light that you would take with you IF you had the time to get them. Consider taking: jewelry, heirlooms, mementos, photos, or a favorite toy. Remember, NEVER endanger yourself or family to save these items.

CodeRED® Program

If you live in Scotts Bluff County, you may have received an automated phone call in 2012 introducing the CodeRED Program and encouraging you to register your phone number. The CodeRED® Emergency Telephone Calling System is an extremely high-speed telephone communication service available for emergency notifications. (see my Summer 2012 Newsletter for more details)

- **Gering** residents and businesses: http://www.gering.org/code_red.html
- **Scottsbluff** residents and businesses: http://www.scottsbluff.org
- **Other areas in Scotts Bluff County**: http://www.scottsbluffcounty.org

Household Inventory

Close your eyes. Think about one room, any room, in your house. Now, from memory try to list everything in the room. Open your eyes and check your list against the actual contents of the room. You'll be surprised how many items you **don't** remember! Take the time to complete the enclosed Household Inventory. Making a video tape or taking photos of each room is also helpful. Don't forget to open every drawer to make accurate record of the contents. It may be worth thousands of dollars if you suffer a loss. Don't forget the attic, basement, garage, and outdoor items (shed contents too)! Have jewelry, art, and collectibles appraised by professionals

Don't have a camera? Need help?

Let me know. I would be happy to help you make a video or take photos. I can also keep a copy because it won't do any good to have your inventory and photos burn up or blow away with your house!

Download Useful Disaster and Safety Tools and Apps

- **TOOLS, RESOURCES, CHECKLISTS**

  http://www.redcross.org/prepare/disaster-safety-library

- **MOBILE ALERT APPS (tornado, wildfire, etc) FIRST AID APPS**

  http://www.redcross.org/prepare/mobile-apps

- Another excellent app I use on my iPhone is Storm Shield. Cost $4.99

Don't Forget to "Sniff Out" a Plan for Your Pets

Evacuation: Plan how you will assemble and where you will go. Consider friends or family outside the area. Options may include a pet-friendly hotel or motel. If a public shelter could be your destination, think about boarding facilities nearby

Buddy system: Plan with neighbors, friends or relatives to evacuate your pet if you are unable to do so. Talk with them about your evacuation plans and your pet's supply kit. Designate locations to meet.

Talk to your vet: Let your veterinarian help you with vets or animal hospitals in other cities where you may seek shelter. Consider micro-chipping, as the permanent implants may be invaluable if you and your pet are separated.

Contact information: Have contact information for animal control agencies and vet emergency centers. Put "Pets Inside" stickers on your windows or doors.

Pet "Go-bag": They need supplies too. Call me for a recommended list or go to http://72hours.org/pets.html

HOUSEHOLD INVENTORY

ARTICLES	KITCHEN No.	KITCHEN Present Value
Glassware		
Dinnerware		
Stoves (not built-in)		
Refrigerators		
Freezers		
Dishwasher (not built-in)		
Tables–Chairs		
Clocks		
Curtains & Drapes		
Cookware & Cutlery		
Kitchen Utensils		
Beverages		
Food Products		
Microwave Ovens		
Cleaning Materials		
Coffee Makers & Toasters		
Food Mixers & Blenders		
Electric Pots & Pans		
Rotisseries–Roasters		
Waffle Irons–Grills		
TOTAL VALUE		

ARTICLES	HOBBIES, TOYS, GAMES No.	HOBBIES, TOYS, GAMES Present Value
Pet Supplies		
Golf Clubs		
Guns*		
Bowling Equipment		
Fishing Equipment		
Photo & Video Equipment		
Skates, Skis		
Bicycles, Tricycles		
Sports Equipment		
Hobby Equipment		
Coin, Stamp Collections*		
Card Tables, Chairs		
Toys, Games		
Boats, Motors, Equipment*		
Trailers*		
TOTAL VALUE		

ARTICLES	GARDEN, YARD, POOL No.	GARDEN, YARD, POOL Present Value
Pool Equipment		
Outdoor Furniture & Equip.		
Lawn & Garden Tools		
Power Tools		
Garden Tools		
Workshop Tools		
Automobile Accessories		
TOTAL VALUE		

ARTICLES	JEWELRY, FURS FINE ARTS* No.	JEWELRY, FURS FINE ARTS* Present Value
Fur Garments		
Watches, Rings, Pins		
Necklaces & Bracelets		
Tie Pins & Cuff Links		
Paintings		
Gold & Silver Items		
TOTAL VALUE		

Inventory Date

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Is your insurance coverage adequate?

Once you have made an inventory of your personal property, ask yourself if your present insurance is sufficient to cover replacement. If it isn't or if you are unsure, call me, your Trusted Choice© independent insurance agent. 308-436-4202

ARTICLES	UTILITY No.	UTILITY Present Value
Washers		
Dryers		
Ironing Boards–Irons		
Sewing Machines		
Air Conditioners		
Humidifiers		
De-Humidifiers		
Vacuum Cleaners		
Heaters & Fans		
Hairdryers		
Hair Curling Appliances		
TOTAL VALUE		

Keep this inventory in a safe place – a fireproof safe, a safe deposit box, or some other safe location away from your home.

Update your home inventory regularly and especially after a major purchase or "life change" event.

ARTICLES	CLOTHING MEN'S No.	CLOTHING MEN'S Present Value	CLOTHING WOMEN'S No.	CLOTHING WOMEN'S Present Value
Suits & Sportcoats				
Dresses & Blouses				
Coats & Jackets				
Raincoats & Boots				
Skirts, Shorts				
Slacks & Jeans				
Sportswear				
Hats, Caps				
Gloves, Mittens, Scarves				
Shoes & Slippers				
Purses, Billfolds & Belts				
Hosiery, Socks, Ties				
Handkerchiefs, Underclothes				
Sleepwear & Robes				
Luggage				
Costume Jewelry				
TOTAL VALUE				

ARTICLES	CLOTHING BOYS' No.	CLOTHING BOYS' Present Value	CLOTHING GIRLS' No.	CLOTHING GIRLS' Present Value
Suits & Sportcoats				
Dresses & Blouses				
Coats & Jackets				
Raincoats & Boots				
Skirts, Shorts				
Slacks & Jeans				
Sportswear				
Hats, Caps				
Gloves, Mittens, Scarves				
Shoes & Slippers				
Purses, Billfolds & Belts				
Hosiery, Socks, Ties				
Handkerchiefs, Underclothes				
Sleepwear & Robes				
Luggage				
Costume Jewelry				
TOTAL VALUE				

ARTICLES	LIVING ROOM		DINING ROOM		FAMILY ROOM		DEN, STUDY		HALLS	
	No.	Present Value	No.	Present Value	No.	Present Value	No.	Present Value	No.	Present Value
Sofas–Couches										
Lounge Chairs										
Straight Chairs										
End Tables										
Coffee Tables										
Dining Tables										
Desks										
Table & Desk Accessories										
Lamps										
Pictures										
Book Shelves										
Clocks										
Mirrors										
Collectibles										
Pillows, Cushions										
Fireplace Fixtures										
Stools–Benches										
Buffet										
China Cabinets										
China										
Crystal										
Draperies–Curtains										
Rugs–Carpets										
Silverware*										
Goldware*										
Linens										
Decorative Items										
Bookcase										
Books										
Pianos–Organs										
Televisions										
Home Electronics										
Home Computers										
Stereo Equipment										
Records,Tapes,CDs, DVDs										
Musical Instruments*–Sheet Music										
Other										
TOTAL VALUE										

Special limits or deductibles may apply to these items. You should discuss coverage for those items with your agent.

ARTICLES	BED/BATH		BED/BATH	
	No.	Present Value	No.	Present Value
Draperies & Curtains				
Rugs & Carpets				
Beds & Mattresses				
Dressers–Vanity				
Chests				
Chairs & Benches				
Lamps				
Tables & Desks				
Mirrors				
Pictures				
Blankets & Bedding				
Sheets & Pillow Cases				
Nursery Equipment				
Towels & Bath Mats				
Prescriptions & OTC drugs				
Small Appliances				
TOTAL VALUE				

ARTICLES	BED/BATH		BED/BATH	
	No.	Present Value	No.	Present Value
Draperies & Curtains				
Rugs & Carpets				
Beds & Mattresses				
Dressers–Vanity				
Chests				
Chairs & Benches				
Lamps				
Tables & Desks				
Mirrors				
Pictures				
Blankets & Bedding				
Sheets & Pillow Cases				
Nursery Equipment				
Towels & Bath Mats				
Prescriptions & OTC drugs				
Small Appliances				
TOTAL VALUE				

TOTAL ALL CATEGORIES: