

Disaster Preparedness...THE TIME TO PLAN IS NOW

DISASTERS, such as earthquakes, floods, hurricanes and tornadoes, can occur anywhere and often without warning. In 2011, 203 disasters resulted in \$366 billion in damages and 29,782 deaths worldwide (United Nations International Strategy for Disaster Reduction "UNISDR"). The United States was subjected to 10 weather disasters – drought, tornado outbreaks in 21 states, floods, blizzards in October, and Hurricane Irene, that resulted in over \$1 billion in damage. (huffingtonpost.com) This is in addition to damage caused by earthquakes and wildfires. Helping clients be prepared in the event of a disaster is another valued added service of the professional insurance agent.

According to the American Red Cross, "Tornadoes cause an average of 70 fatalities and 1,500 injuries in the U.S. each year. They are capable of completely destroying well-made structures, uprooting trees and hurling objects through the air like deadly missiles. Forty-five states and territories in the United States are at moderate to very high risk of earthquakes, and they are located in every region of the country." Floods and flash floods occur in all 50 states. (www.floodsmart.gov)

A disaster can be devastating, which makes having the proper insurance so important. This alleviates the stress of wondering if you will be able to recover or rebuild, but it is only part of the solution. Depending on the magnitude of the disaster, it may take weeks or months for claims to be settled. How will your business or family manage in the meantime? In addition, some things are irreplaceable.

Mitigating or preventing loss with proper planning is essential. Find out if your community sends instant messages or text alerts when there are weather emergencies, road closings or other emergency situations. Prepare for a dis-

aster before it is necessary. It is important to know that text messages can often be sent and received even when the phone network is experiencing problems. This may be a way to communicate with family members.

For occasions when you are unable to leave your home, prepare an emergency kit containing nonperishable food, water (1 gallon per person per day, for at least 3 days), flashlights and extra batteries, and a first aid kit. Don't forget a can opener! Know how to shut off gas, water and electricity. Important tools include a wrench to shut off gas, and an ax to remove debris.

Families with school age children should find out what the school's emergency plan is. How will parents be notified? Where will the children be taken? Each member of the family should carry a contact card including emergency contact and medical information. Since disasters can impact a wide area, an out of town emergency contact may be easier to contact than someone local. Be sure to let the emergency contact know that they have been so designated.

If you do need to evacuate, you may have to do so at a moment's notice. Proper planning can help to ensure that you take the necessary documents. At a minimum this should include passports, birth certificates, house deed, school and medical records, medications, and banking and insurance information. What other items will you take? Family heirlooms? Photo albums? A few changes of clothing? If you have pets, how will they be transported?



For businesses, especially insurance agencies and companies, there is the added burden of being accessible to your clients in their time of need. If your agency is in the disaster area, how will you continue your operations? How will you reach your employees? Your office may be inaccessible for an extended time period. Are you set up for remote operations? During the disaster, adjusters and restoration companies will be swamped with work. Do you have pre-arranged agreements with them?

FEMA (Federal Emergency Management Association) has designated September as National Preparedness Month. They offer a monthly preparedness tip text message service. There are numerous other resources available on their website: www.ready.gov. Disaster planning should be part of everyone's business and family. Helping clients understand the need for planning and how to implement the plan is the mark of the true insurance professional.

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