



Insurance Tips

6 ways to prepare for natural disasters

The frequency and severity of natural disasters are increasing. In 2018, the United States experienced 14 separate billion dollar disasters, according to the National Centers for Environmental Information. The years 2016, 2017 and 2018 were historic—the average number of natural disasters was more than double the long-term average.

Natural disasters can strike any time, often without warning. When time is short and your family and property may be in danger, it can be difficult to think clearly.

These steps will help you plan ahead:

- 1. Create emergency kits for your home and car.** At minimum, your kits should include nonperishable food and water for each family member (enough for three days), a multipurpose tool, flashlight, hand-crank or battery-powered radio, batteries, extra cash, cell phone and charger, first-aid supplies, critical medications and basic personal hygiene products. Local maps, blankets, shoes, flares and a basic toolkit are also useful for your car.
- 2. Prepare a family emergency plan.** Make sure your family knows the warning signs of a potential disaster and when to take shelter. Depending on the disaster, identify where the shelters or safest places in your area may be and have several routes to get there in case roads are blocked. Make a plan for how you will communicate with family members in case you're separated. Practice your plan regularly, and keep instructions clear, simple and consistent.
- 3. Plan for your pet.** Make sure to have a pet emergency kit. Consider putting a pet rescue sticker in your front window to alert rescuers that animals may be trapped inside. If you have to evacuate, take your pet with you, or have a plan for where you'll take your pet if disaster strikes. You may want to microchip your pets, so they can be easily identified if you're separated.
- 4. Create a home inventory.** Go through your home and document your possessions, even those tucked away in closets and drawers, either on paper or with a video camera or smartphone. Note the replacement costs for your most valuable items, then talk to your insurance agent or insurance customer service to be sure you have the right coverage.
- 5. Identify an out-of-state contact.** In case local communications are disrupted, choose a relative or friend in another state to call in case of emergency. Program the contact into your cellphone as ICE (in case of emergency)—a number rescue workers are trained to look for.

These tips are provided by the Marketing team at CSAA Insurance Group, a AAA insurer.

6. Take CPR and first aid training. If a family member or neighbor is injured during a disaster, this knowledge could save a life.

For more information, talk to a AAA Insurance agent or visit your local branch office.