

NATURAL DISASTER

Preparedness Guide



Earthquakes, floods, hurricanes, tornadoes, wildfires, winter storms—depending on where you live, you might find yourself at risk of one or more of these natural disasters. And while not all natural disasters are the same, and some certainly vary in terms of severity, there are a number of general safety tips and precautions that you can take to ensure that your family, home and community are prepared for when natural disaster strikes.

Long-Term Preparation

The following are steps that you can take to mitigate damage from a natural disaster long before one occurs.

- Schedule a building inspection to confirm that your home is up-to-date on the latest **building codes** that are designed help improve safety and mitigate damage.
- When **designing, remodeling or constructing** a home, make sure you keep in mind the specific dangers posed by natural disasters local to your region. For instance, if you live in areas prone to hurricanes or flooding, you can construct break-away walls and flood openings to prevent pressure buildup, or raise your home to higher than the predicted flood levels. Those in wildfire-prone areas, make sure you use fire-resistant materials for landscaping and construction.
- Make sure that you have purchased **property insurance** for your home and other property. Property insurance can be customized to cover the dangers and natural disasters that are specific to your region and will ensure that you are protected following a disaster.
- Purchase or renew a **flood insurance policy**. Homeowner's policies do not cover flooding, so if you live in flood-prone area, it's critical to secure a separate policy to protect your home or business. You can purchase flood coverage under the National Flood Insurance Program (NFIP) or through a number of private insurers.
- If your insurance includes contents coverage, make sure you **take photos** of anything that could be damaged by a disaster. This evidence will be helpful if you need to file claims later.
- If you live somewhere where there is a hurricane or heavy storm risk, **clean your gutters and drains regularly and repair or replace your storm shutters**. If you live in a region prone to wildfires, **reduce the amount of material that can burn easily** in and around your property by clearing away debris and other flammable materials. These are small steps that will help protect your home from damage.

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- **Safeguard documents** before a natural disaster strikes. This includes identification documents for all household members, including children and pets, along with medical information and the documentation necessary to request assistance from insurance providers and from government disaster assistance programs. Store paper copies in fireproof and waterproof safes, bank safe deposit boxes, or with friends or relatives. Electronic copies should be stored on external hard drives or with cloud-based services.
- Check that all **smoke and fire alarms** are functioning and that **fire extinguishers, flashlights and first-aid kits** are well stocked and readily available.
- If you live in a region where tornados are common, make sure that you have a **safe room** in the basement or first floor of your house.
- Choose a safe and secure **meeting point and evacuation route** away from your home where everyone can meet following an evacuation.

What To Do When Facing an Immediate Threat

The following are steps you should take when a natural disaster is imminent:

- **Sign up for your community's warning system**. The Emergency Alert System (EAS) and National Oceanic and Atmospheric Administration (NOAA) Weather Radio also provide emergency alerts.
- **Shut off utilities**, including gas, electricity and water in case of evacuation. This will help prevent further damage such as gas or electrical fires or further flooding.
- **Secure outdoor objects or move them inside**. This includes grills, outdoor furniture, lawnmowers and other equipment that may become damaged or dislodged during a natural disaster.
- Make sure you have **backup phone chargers** available in case of power outages so you do not have difficulty communicating with family, friends and neighbors.
- Purchase **food and water** and other essentials and fill vehicles with **gas**.
- If told to **evacuate**, do so immediately.