

Create Disaster Communication Plans Now

Written by LifeExec

Natural disasters are on the rise—don't wait to communicate

2021 has had the most damaging disasters on record, costing an estimated \$1 billion. With 18 separate disasters in a single calendar year including floods, wildfires, hurricanes, blackouts, high temperature records, requests for federal disaster relief increased tenfold from the previous year.

With projections of severe weather likely to increase year over year, families can't afford to "wait and see" about disaster preparation, especially disaster communication plans.

In the past three years, the U.S. has seen 15-18 hurricanes per season. While the high incidence rate may make them seem common, it certainly doesn't detract from the damage they cause. Hurricanes are the most devastating natural disasters in the U.S., tearing families from their homes in terrifying evacuations and causing billions of dollars in property damage each year.

How can you protect your family and home this hurricane season? FEMA (Federal Emergency Management Agency) recommends families create communication plans to help stay in touch and share instructions in the event of an emergency. Try these three steps to help you get started.

Create a Home Inventory

Natural Disaster preparedness is all about keeping your loved ones safe during the disaster, but it's also about mitigating some of the possible property damage. If you prepare your home at the start of the hurricane season, you can avoid suffering serious devastation and speed up your family's recovery experience.

The end of spring is a great time to begin your home preparation. Start by making a checklist of all the different steps you need to take to protect your house, including:

- Move hazardous chemicals to watertight bins and store them a high place
- Unplug electrical items and move them at least 12" off the floor
- Turn off electrical at the main breaker
- Shut off gas at the meter, as well as any propane tanks
- Close storm shutters and cover all windows
- Bring loose outdoor items inside
- Unplug outdoor electrical items
- Empty the ice bin in the refrigerator

With this checklist, everyone in the family can take part in getting the home ready for a hurricane. Just remember to prepare as soon as possible; no one wants to be rushing to close storm shutters as the storm arrives!

Collect Contact Information

Your access to contact information may be limited during a disaster. In fact, most people rely on their cell phones instead of memorizing phone numbers, causing problems if a phone is lost or destroyed during an emergency.

The first step is to identify the people you'll need to contact in an emergency, and then gather their contact information. Of course, that may include family and friends, but don't forget about work

contacts and professional advisors like your attorney, financial advisor, insurance agent, etc. Once you have your list, compile contacts' email and phone numbers at minimum.

Create an Evacuation Checklist

Evacuating your home during a hurricane can be a very stressful experience. However, if you are prepared to pack up and go, you can avoid some of the chaos and fear that accompanies an evacuation notice.

While you may not know when the notice is coming, you can be prepared for the moment it does – and the best way to do that is with an evacuation checklist. Write down a list of all the things you'll need to bring with you, including:

- Medications and Medical Devices
- Change of Clothes for all family members (include jacket, sweater, and long pants)
- Toiletries
- IDs/Credit Cards/Cash
- Medical Insurance Cards
- Spare Food and Snacks
- Blankets and Pillows
- First Aid Kit
- Cell Phone Charger
- Pet Supplies
- Ways to pass the time (deck of cards, games, etc.)

Once you've finalized your list, post it somewhere that the whole family can see (like the refrigerator). This way, anyone in the house can start packing as soon as possible.

Make Instructions

It's important to sit down with your immediate family and discuss what should happen if a disaster strikes. What items should everyone be prepared to bring? Where should you meet if you're separated? If you can't reach each other, who else can you call to let them know you're okay?

Another consideration is creating instructions for contacts that may not be affected by the emergency but can help you get back on your feet. If a fire ravages your neighborhood, what can your attorney or insurance agent help you with? Who might be able to take care of your pets while you're in temporary housing?

Creating and sharing these instructions with trusted contacts can help you rest assured that things are taken care of as much as possible until you're back on your feet.

Store Documents Online

In the aftermath of a natural disaster, many families are surprised to discover that their personal documents have been destroyed. They can be damaged by flooding, lost to the high winds, or otherwise damaged beyond repair. Therefore, it's important to securely store your files digitally, either on a thumb drive or in an online storage system.

Before a hurricane hits, double-check that you have digital duplicates of all your personal files. These include:

- Driver's Licenses
- Passports/Citizenship paperwork/Visas
- Military IDs
- Social Security Cards
- Marriage License
- Birth Certificates
- Home Title or Deed
- Vehicle Title and Registration
- Insurance (homeowners/renters, auto, umbrella, etc.)
- Professional License/Board Certifications,
- Pet ID Chip Numbers

Even if your hard copies are lost to the hurricane, the digital files will make it much easier to retain your info and get back to your everyday life.

About LifeExec

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