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# DISASTER PLANNING GUIDE

Are you prepared if a catastrophe strikes? Follow the tips provided in this guide and take action now to protect your family and property.

**DISASTER PLANNING  
IS KEY FOR A SAFE  
RECOVERY.**

***BEST WAYS TO  
PREPARE NOW!***



## PREPARE AS A FAMILY

PREVENT PANIC AND CONFUSION BY MAKING SURE EVERYONE KNOWS WHERE TO GO AND WHAT TO DO IN AN EMERGENCY.

**DO YOUR HOMEWORK.** Learn what disasters might affect your area and what warning systems are in place. Take first aid and CPR courses. All adults and teens should know how to shut off home utilities.

**CHECK IN AT SCHOOL.** Keep your contact info current, and find out how to release your child to someone of your choosing if you can't be there. Remember that phone lines might be overwhelmed during an emergency.

**PICK TWO MEETING SPOTS.** The first should be just outside your home for sudden events such as a house fire. The second should be outside your neighborhood, in case you can't get home or family members get separated.

### CHOOSE A CONTACT PERSON.

In a disaster, it's often easier to call across the country than across town. Ask someone out of state to coordinate communications. Family members should call this person to report their location.

### THINK AHEAD ABOUT

**EVACUATING.** Figure out where you could go, identifying various routes to several destinations in different directions. Ask friends and family about staying with them. (See "Get Ready to Evacuate" on page 5.)

➤ **MORE ADVICE** is available from the American Red Cross at [www.redcross.org](http://www.redcross.org) (click on Get Prepared) and the Federal Emergency Management Agency at [www.fema.gov/areyouready](http://www.fema.gov/areyouready).

## GATHER ESSENTIAL SUPPLIES

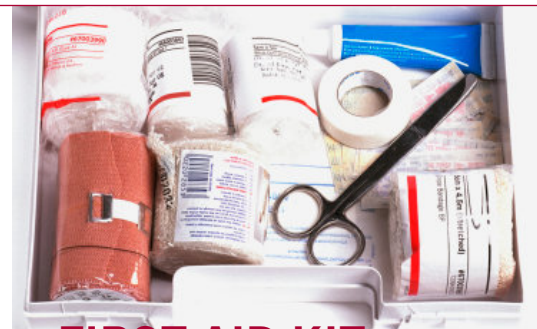
YOU CAN BUY AN EMERGENCY KIT OR ASSEMBLE YOUR OWN FROM THE LIST BELOW. KEEP EVERYTHING IN PROTECTIVE CONTAINERS, SUCH AS PLASTIC BOXES. IF YOU EVACUATE, TAKE THE KIT WITH YOU.

### REPLENISH FOR FRESHNESS

- ❑ **Water:** one gallon per person per day; enough to last three to seven days. Replace every three months.
- ❑ **Food:** enough to feed the whole family for three to seven days. Choose things that don't need cooling or cooking (canned foods, protein bars, etc.). Don't forget baby food and formula, if needed. Replace supply every six months.
- ❑ **Pet supplies:** food and water
- ❑ **Batteries**

### STOW UNTIL NEEDED

- ❑ **First aid kit** (see right)
- ❑ **Radios:** battery-operated AM/FM and weather radio with tone alert
- ❑ **Flashlights**
- ❑ **Blankets and clothes,** including sturdy shoes
- ❑ **Matches** in waterproof container
- ❑ **Tools:** wrench, pliers, work gloves
- ❑ **Eating gear:** nonelectric can opener, utensils, paper plates, paper towels
- ❑ **Hygiene items:** toilet paper, moist towelettes, etc.; diapers and other baby supplies, if needed
- ❑ **Backups:** extra charger for cell phone, spare set of house and car keys, extra eyeglasses
- ❑ **Cash or traveler's checks**
- ❑ **Pens and paper**
- ❑ **Cleaning supplies:** garbage bags, chlorine bleach to use as disinfectant (dilute one part bleach to nine parts water)
- ❑ **Whistle** to signal for help



## FIRST AID KIT

MEDICAL SUPPLIES SHOULD BE EASILY ACCESSIBLE IN YOUR EMERGENCY KIT.

- Reference book (such as *First Aid Fast* from the American Red Cross)
- Sterile gloves
- Soap and antibiotic towelettes
- Antibiotic ointment
- Burn ointment
- Adhesive bandages in several sizes
- Sterile gauze pads and wraps
- Scissors
- Tweezers
- Eye wash solution
- Thermometer
- Over-the-counter medicines, such as pain relievers, antacids, and children's formulas
- Prescriptions (If your pharmacy will not provide an extra supply, pack a list of your family's medicines and dosages, along with doctor and pharmacy info.)



## HOW TO HANDLE A HURRICANE

HURRICANES CAUSE CATASTROPHIC DAMAGE ALONG COASTS AND UP TO SEVERAL HUNDRED MILES INLAND. THEY ALSO TRIGGER DEADLY FLOODS, TORNADOES, LANDSLIDES, AND TORRENTIAL RAINS.

### BEFORE A STORM THREATENS

- **Reinforce structures.** Homes that meet or exceed current building codes for high-wind regions have a much greater chance of withstanding a hurricane. A housing inspector can offer advice for fortifying your home.
- **Consider flood insurance.** Standard homeowners policies do not provide coverage for floods. Talk to your independent insurance agent about coverage through the federal government's flood insurance program. Don't wait. In most cases, there is a 30-day waiting period before coverage takes effect.
- **Do your chores.** Inspect existing hurricane shutters, install new ones, or buy supplies for boarding up windows. Drill the holes ahead of time.
- **Plan for shelter.** In a house, identify a small interior room, closet, or hallway on the lowest level where you can wait out a storm if you're not told to evacuate. Do not stay in a mobile home or high-rise during a hurricane.

### IF A STORM MAY BE HEADING YOUR WAY

- **Stay informed.** Follow weather and news reports. Obey evacuation orders.
- **Limit flying debris.** Move toys, garbage cans, patio furniture, and other yard items into your house or garage.
- **Be ready.** Fill your car's gas tank. Fill the bathtub and large containers with water to use for cleaning and hygiene if you lose your water supply. Turn the refrigerator and freezer to their coldest settings and keep the doors closed as much as possible. Turn off propane tanks and, just before the storm, circuit breakers. Turn off utilities if instructed to do so.

### DURING THE STORM

- **Avoid using utilities.** Rely on battery-powered flashlights and lanterns. Don't use the telephone except in emergencies.
- **Stay in your shelter.** Close all interior doors and brace external doors. Keep curtains and blinds closed. Stay in your interior room, away from windows and glass doors. Lie under a sturdy object, if necessary.
- **Don't be fooled by the calm.** The worst part of the storm happens after the eye passes and the winds blow from the opposite direction. Be alert for tornadoes during and after hurricanes.

➤ **TO LEARN MORE** about hurricanes, visit the National Weather Service at [www.nws.noaa.gov/safety.php](http://www.nws.noaa.gov/safety.php).

## PROTECT VACANT VACATION HOMES

TAKE STEPS TO MINIMIZE WORRIES WHEN YOU AREN'T IN TOWN.

A vacation home might be occupied for only a few weeks each year, but disasters can happen anytime.

Check with your independent insurance agent to make sure you have proper coverage. Vacation homes can cost more to insure because they are empty for long periods and often are located in coastal areas.

### BEFORE LEAVING FOR THE SEASON

- In warm climates, ask the gas company to shut off natural gas.
- Remember, shutting off water service will deactivate fire-protection sprinkler systems.
- Trim tree limbs that are too close to the house.
- Bring patio furniture, grills, and other outdoor items inside, so they won't become missiles in high winds.
- Arrange to communicate with someone local in case of emergency; leave a set of keys with this trusted friend or security service.
- Let the local police know when your vacation home will be unoccupied.



# INCLUDE PETS IN YOUR PLANS

**DON'T FORGET YOUR DOGS AND CATS. THEY ARE LOVED ONES TOO.**

## Take these steps right away:

- When choosing evacuation destinations, make sure that pets are welcome.
- Prepare a pet emergency kit with at least a three-day supply of food and water, plus bowls, leashes, harnesses, medications, medical records, and current photos.
- Arrange to have a trusted neighbor bring your pets to a family meeting spot if you're unable to get home during a disaster. The neighbor will need a key to the house and must know where to find your pet kit.
- Make sure your pets have identification. Microchips are strongly encouraged.

## When danger looms, do the following:

- Keep your animals with you, whether you seek shelter at home or evacuate—even if you expect to be away only a short time.
- If staying home, confine pets in one room.
- If evacuating, write your temporary contact info (or your family contact's phone number) on tape and stick it to the back of your pets' regular ID tags. Use carriers for smaller animals and sturdy leashes for large dogs. Even well-behaved pets may bite, scratch, or run away when frightened.



# TAKE COVER FROM TORNADOES

A tornado can strike without warning, destroying entire neighborhoods in the blink of an eye. That's why it's critical to be prepared.

Homes that meet or exceed current building codes for high-wind regions have a greater chance of withstanding a tornado. A housing inspector can offer advice for fortifying your home.

## EMERGENCY TERMS

- **Tornado watch:** Conditions are favorable for spawning a tornado. Watch the sky and monitor weather reports.
- **Tornado warning:** A tornado has been sighted or indicated by radar. Seek shelter immediately.

## WARNING SIGNS

- Tornadoes usually strike near the trailing edge of a thunderstorm. You may even see clear, sunny skies behind them.
- Before a tornado, the air may become very still and the sky may darken and turn greenish. Watch for a large, dark, low-lying cloud, which may rotate. Large hail is possible. Listen for a loud roar, like a freight train.
- Funnel clouds may not be visible. Rain, clouds, or dark night skies may obscure your view. A cloud of debris can indicate a tornado.

## WHERE TO FIND SHELTER

- **At home:** Go to the basement, under a staircase or heavy object. If you don't have a basement, go to a hallway, windowless bathroom, or closet at the center of the lowest floor. Avoid windows and wear sturdy shoes. Do not open windows. If you live in a mobile home, immediately head to a community storm shelter or a neighbor's house.
- **In tall buildings:** Don't use elevators because power may fail. If you can't make it to the lowest floor, stay in a hallway in the center of the building.
- **In a car:** Never try to outrun a tornado. If you're in immediate danger and cannot reach shelter, get out of your car and lie flat in a ditch or low-lying area upwind of your vehicle. Cover your head with your arms.

➤ **TO LEARN MORE** about tornadoes, visit the National Weather Service at [www.nws.noaa.gov/safety.php](http://www.nws.noaa.gov/safety.php).

# QUICK TAKES ABOUT QUAKES

## REMEMBER

- Structures that meet or exceed current model building codes have the best chance of withstanding an earthquake. An inspector can suggest reinforcements.
- Standard homeowners policies don't cover earthquakes. Call your independent insurance agent to add an earthquake endorsement that will protect your home and its contents.\*

\* Eligibility for earthquake coverage is subject to underwriting acceptability.

## IF AN EARTHQUAKE STRIKES

**When you're indoors:** Move away from windows, doors, and objects that could fall. Drop to the floor under a sturdy desk or table, and hold on until the shaking stops. If you can't do that, stay against an interior wall and cover your head and neck with your arms. Be prepared for aftershocks.

**When you're outdoors:** Move quickly to an open area, away from electrical lines, trees, and buildings. Drop to the ground until the shaking stops.

**When you're driving:** Carefully pull to the side of the road, away from bridges, power lines, and road signs. Resume driving when the shaking stops, but watch for road damage.

► **FOR INFORMATION** about other natural disasters, including tsunamis, visit the National Weather Service website at [www.nws.noaa.gov/safety.php](http://www.nws.noaa.gov/safety.php).



## GET READY TO EVACUATE

A DISASTER COULD FORCE ANYONE TO LEAVE HOME. BE PREPARED.

- Keep a map in the car and your gas tank at least half full. If you don't have a car, decide *now* how you would get out.
- Bring your pets and your emergency supply kit.
- Take routes specified by officials. Shortcuts may be impassable.

DEPENDING ON THE SITUATION, YOU MIGHT HAVE DAYS OR ONLY MINUTES TO ESCAPE. DO WHAT TIME ALLOWS.

- If told to, turn off water, electricity, and gas. (Never turn gas back on; a professional must do this.)
- Carry driver's licenses, emergency contact numbers, insurance cards, bank account information, and other documents in a waterproof container.
- Make a reservation at a hotel or call friends or relatives you can stay with.
- Call or email your out-of-state family contact to say where you are going.
- Leave a note at home saying when you left and where you were headed.
- Depart early to avoid traffic jams.

## DON'T FAN WILDFIRE FLAMES

### TAKE STEPS IN ADVANCE

- Make your house number clearly visible from the street.
- Mow and rake regularly, and keep gutters and downspouts clean.
- Choose fire-resistant building and landscaping materials.
- Thin trees and brush within 30 feet of your house.
- Make sure hydrants, pools, ponds, and wells are accessible. If you lack an adequate water supply, consider a storage tank with a fire hose connector.
- Keep a hose that is long enough to reach all parts of the house.

### IF THERE'S TIME WHEN A WILDFIRE THREATENS

- Wet down the roof, and soak or remove shrubs within 15 feet of your home.
- Prevent drafts by shutting doors and windows.
- Close gas valves and turn off pilot lights.
- Remove combustibles such as curtains and patio furniture.

### IF YOU ARE CAUGHT IN A WILDFIRE

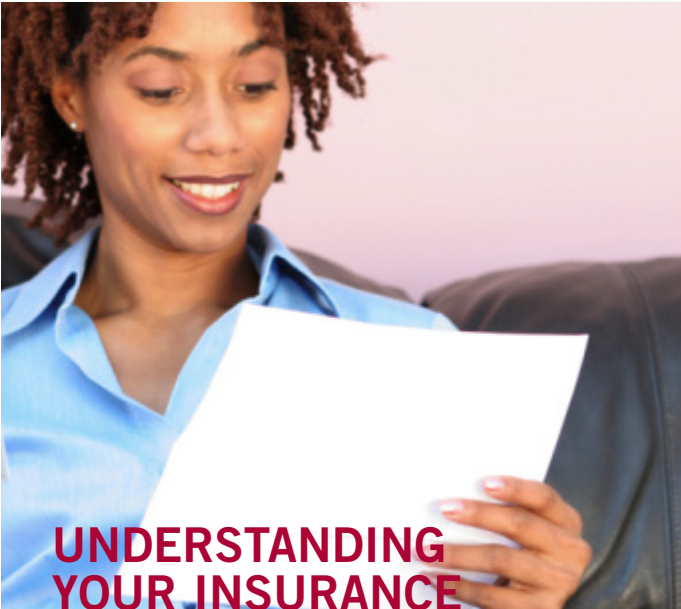
- Get into a pool, swamp, or river. If that's impossible, lie flat near rock or concrete.
- Cover your head and upper body with wet clothing or soil.
- Breathe air close to the ground.



## WHEN THE DANGER PASSES

Report property damage to Peerless Insurance as soon as possible, and do what you can to prevent further damage. Claims teams are available around the clock.

► **CALL ANYTIME™** Claim Service toll-free: 800-522-7152.



## UNDERSTANDING YOUR INSURANCE

Buying insurance isn't enough. Preparing for a disaster requires thorough knowledge of your policies. Talk to your independent insurance agent about your situation, and ask yourself these questions about your homeowners policy:

- **IS MY INFORMATION CURRENT?** Review policies periodically. Keep emergency contacts up-to-date, and notify your insurer if your mortgage company changes. If you don't tell your agent about home renovations, the amount of your coverage may not be enough to rebuild. Every five years, reappraise the belongings itemized in your policy (your scheduled personal property). These items may increase in value, but you are covered only for the amount recorded in your policy. Also consider a free replacement-cost analysis from your independent insurance agent.
- **DO I HAVE REPLACEMENT COST VALUE COVERAGE?** This is recommended, though it costs slightly more. With Replacement Cost Value coverage, if a household item is destroyed, you can replace it with a new one. With Actual Cash Value coverage, you receive only the amount the item was worth when it was destroyed.
- **DOES MY HOUSE MEET CURRENT BUILDING AND WIRING CODES?** Codes are updated often, so a home doesn't have to be old to be out-of-date. With Law and Ordinance coverage, your home will be brought up to current standards if you must rebuild.
- **DO I HAVE FLOOD INSURANCE?** This is not included in your regular policy. Talk to your independent insurance agent about buying government-sponsored flood insurance.
- **DO I NEED EARTHQUAKE INSURANCE?** Homeowners insurance doesn't cover quake losses unless you add an earthquake endorsement.\*
- **DO I UNDERSTAND MY DEDUCTIBLES?** They are listed on your policy declarations and vary depending on where you live and the limits you select. Some areas have a separate deductible for wind damage, which will be listed on your declarations.

\* Earthquake coverage is subject to underwriting acceptability.

## VITAL DOCUMENTS

Keep the following important papers in a fireproof safe or, better yet, away from home in a secure location. A safe-deposit box costs little but can save you huge headaches.

- Insurance policies
- Proof of residence (deed or lease)
- Birth and marriage certificates
- Passports
- Social Security cards
- Copy of driver's licenses
- Bank and credit card information
- Wills, deeds, and copies of recent tax returns
- Stocks and bonds
- Home inventory

## KEEP A RECORD OF WHAT YOU OWN

If the worst happens and your home is destroyed, the settlement of your claim will be faster and easier if you have a detailed inventory of your belongings. As important as it is, the idea of recording everything you own can feel overwhelming. Here's help:

- **KEEP IT SIMPLE.** Videotape your belongings while describing what they are, where you got them, and their value, suggests Barry J. Izsak, president of the National Association of Professional Organizers. Don't forget to shoot inside closets. Other good options: Take digital photos and store them on a CD, or use the computer program available from the Insurance Information Institute (download it at [www.iii.org](http://www.iii.org)).
- **WORK ROOM BY ROOM.** "You don't need to get it done in one day," Izsak says. "Keep at it, even if it takes several weekends."
- **SHUN ALL-OR-NOTHING THINKING.** It's OK if you've lost model numbers and receipts. The goal is to identify as many items as possible as best you can.
- **PROTECT THE RESULTS.** Store the inventory in a secure location away from home, preferably a safe-deposit box (see "Vital Documents," above).
- **MAKE UPDATES.** Take stock at least every five years, and add any major purchases right away.

