



Planned Peace of Mind

No matter where we live, our lives can be turned upside down by severe weather. We need to be prepared. The following will help you and your family get started.

There are many different types of disaster preparation including emotional preparedness, physical and logistical preparedness, as well as financial and legal preparedness. While it is not possible to be prepared for every unforeseen event in life, we can certainly do some planning to put us in a better situation. Having food and water on hand, flashlights and other emergency supplies is certainly a huge part of preparing for a natural disaster; however, there is more to preparation than just being ready with supplies. Disaster planning is also about being organized with your financial papers, knowing your insurance coverage, and other document to make sure you are prepared should the unthinkable happen.

- **Be prepared financially.** Pre-disaster financial planning is essential to complete because disasters leave many without access to finances, with extensive and expensive damages, and the inability to function due to loss of documents. Organizing your important papers and records, and keeping them safe could be the best investment you'll ever make.
- **Collect important documents.** Be sure to keep documents or copies of documents in a safe place. It would be wise to keep two sets of all the documents you have gathered in two different places. You will probably want to keep one set in a secure place in your home, possibly a home safe. In the event that your home may be destroyed, you should also keep another set in a separate location. Consider a safe deposit box at your bank.
- **Create a home inventory.** Take pictures of every room, list all items that you own in that room, and estimate what each item cost both when purchased and to replace.
- **Know your insurance policy.** Make sure you have a copy of your homeowners or rental insurance policy. Review it often so that you know beforehand what it covers and what it doesn't.

Wondering where to start? Call your EAP. We can help you and your family prepare ahead of a disaster. We will also help you in your emotional recovery after a major event. We are here for you any day anytime.