



Natural Disaster Preparedness: A Basic Checklist

Every year, property owners and their families are affected by natural disasters such as hurricanes, earthquakes, tornadoes, wildfires and windstorms.

Following is a checklist, compiled by USI Insurance Services' personal risk specialists, on preparing for a natural disaster, and what to do (and not do) during it and after it strikes.

Before the Disaster

- Prepare for no electricity.
- Gather important documents, such as statements and receipts, and keep in a waterproof place or secure file cabinet. Electronic copies can also be stored on a cloud platform such as Google Drive or a memory stick.
- Conduct an annual insurance checkup to ensure home and valuable personal property are adequately covered.
- Contract a service to move collectibles (e.g., art, wine, etc.) to safety prior to a storm.
- Install hurricane retrofits such as roof reinforcements, hurricane-rated glass or shutters, and vertical bracing of garage doors.
- Secure any items outside the home that can become projectiles.
- Develop an emergency communication plan with details on how to contact family members and where to convene in case you are separated. Keep a copy of this plan in an emergency supply kit or in a secured box where it is easily accessible.
- Pack a three-day supply of: water (at least 1 gallon per person per day, for drinking, hand washing, bathing, etc.), pet food, prescription medication, and nonperishable food.
- Pack a map, important family documents and phone numbers, flashlights, battery-powered or hand-cranked radio, first aid kit, blankets or sleeping bags, sanitation and personal hygiene items, extra clothing, personal computers, phones, cameras, and necessary chargers.

During the Disaster

- Seek refuge at a community shelter or safe room if you have access to one in your home.
- Do not attempt to drive, and stay away from windows and open doors, where you could be injured by flying debris.
- Do not leave secured area until an all-clear is received from officials.
- Listen for disaster updates on the radio.

After the Disaster

- Return to damaged site only during daylight hours.
- Wear a respirator, hard hat, goggles, gloves, and watertight boots with steel toe if you decide to clean up the property.
- Stay away from damaged buildings or structures that have not been examined or certified as safe.
- Watch out for broken glass, downed wires and exposed nails.
- Do NOT turn power on or off, or use an electric tool, while standing in water.
- If damage is water-related, turn off the power at the main breaker.
- Clean all hard surfaces such as concrete flooring, wooden items, and metal furniture with hot water and laundry or dish detergent.
- Be sure to shower and change clothes after leaving a mold site.

This checklist provides basic practical steps that can be taken to protect yourself, family and personal property in the event of a natural disaster. It is not intended to be an exhaustive list.

For comprehensive, personalized assistance on disaster preparedness, contact your local USI personal risk specialist.