



## Disaster Preparedness Newsletter

September 2018 | Week 3 | Disaster Preparedness

*Announcement*

*Inside This Issue*

September is [National Preparedness month](#).

This is the perfect time of the year to make things ready for you and your loved ones. Learning about financial stability in a time of disaster, or how to care for loved ones that cannot care for themselves (including our pets).

PG. 2

Insurance coverage

PG. 3

Document all that you have.

## Check your Coverage

Insurance is a tricky thing. There are lots of stipulations in your coverage that apply to various events that can happen. Sometimes, certain events require a separate coverage additional to homeowners insurance. Flood insurance is one of them. Why would you need it though:

1. Floods are the nation's most common and costly natural disaster and cause millions of dollars in damage every year.
2. Homeowners and renters insurance does not typically cover flood damage.
3. The damage from just one inch of water can cost more than \$20,000
4. No home is completely safe from potential flooding devastation- Why risk it?

**“Proactive people carry  
their own weather  
with them”**

**-Steven R. Covey**

Storms are not the only cause of floods. Flooding can be caused by dams or levees breaking, new development changing how water flows above and below ground, snowmelt, and much more.

[Fema.gov/national-flood-insurance-program](https://www.fema.gov/national-flood-insurance-program)

*What about your business.*

Flooding also effects businesses. This can put a financial strain on business owners as well if their home and their business has flooded. Check to see if your business is covered by the various types of flooding and what can be done to procure that coverage if you don't have it.

# Documenting is key for reimbursement.



*If you didn't document it, you didn't have it.*

Something that a lot of people forget is to document what you have what it costs to replace it. If you forget you may not have sufficient coverage to replace your items. Remember that pictures can be of great assistance for documenting, especially when you first get expensive items.

---

Document your property. Pictures and writing it down with receipts is great

---

Understand your options for coverage

---

Ensure that you have appropriate insurance for relevant hazards.

---

Keep your records in a safe place.

## Keep track of personal documents

Keeping track of possessions is one thing but important documents need to have a safe place as well.

Keep medical records, passports, children's documentation, and personal keepsakes in a safe place.

Items to consider:

Photos of special events.

Backup drives that have special projects, Photos, or other important information.

Family heirlooms that have been passed down.

## FYI

**Due to the fire and the winds pushing the smoke into Lehi, air quality has been less than ideal. You or someone you know has an issue with the smoke, know that there are precautions that you may want to take.**

**Staying indoors can alleviate a lot of the smoke that would otherwise be inhaled.**

**Children and elderly are susceptible to breathing hazards. Masks can be found at Walmart.**

<https://www.walmart.com/ip/3M-1860-N95-Particulate-Respirator-and-Surgical-Mask-Box-of-20/314419762>