



Floods, Fires, and the Need to Prepare for Disaster

As 2017 made all too clear, natural disasters come in many different forms from wildfires to hurricanes, earthquakes, floods, severe weather conditions and more. Even when they don't impact us directly, side effects, such as the loss of electricity for hours or days can profoundly impact our lives. While there is little we can do to prevent natural disasters, we can be prepared to weather their effects intact.



First - have adequate property insurance.

According to Nationwide Insurance, about two out of every three homes in America are underinsured. The underinsurance amount averages around 22%, though some homes are underinsured by 60% or more. Most replacement value insurance policies will only pay up to 120% of your coverage limit, no matter how much it costs to rebuild your home. In a widespread disaster, the costs of rebuilding are often driven even higher due to the extra expense of scarce materials, contractors, and clearing an unsalvageable building.

Your insurance needs to be adequate to replace both damaged buildings AND their contents. Homeowner's insurance policies have specific limits as to the value of contents covered under the general policy. Know what those limits are and make certain values in excess of that amount are covered by insurance riders.

Flood losses are not covered under homeowners' insurance policies. Federally backed flood insurance is available through the National Flood Insurance Program, managed by the Federal Emergency Management Agency. However, your community must have agreed to adopt and enforce floodplain management ordinances to reduce future flood damage to qualify for the insurance.

If you must evacuate...

Ideally, you should keep hard-to-replace documents such as birth certificates, wills, deeds, automobile titles, stock certificates, Treasury notes, bonds, loan documents, insurance policies, and other vital papers in a safe deposit box

away from your home. However, there is always the possibility that the safe deposit box location could be destroyed. Copies of all documents in the safe deposit box as well as passports, account numbers and contact information, an inventory of home possessions along with photographs of the property, and other vital documents that would be difficult or impossible to replace should be in a readily accessible file in your home or available online. Members of your family should know where to find the hard copy file or online records and be prepared to retrieve the documents should evacuation be required, or your home threatened.

BUT, before you upload this level of personal information to cloud storage, you need to encrypt the data. Without encryption, you are at risk that your personal data could be stolen in transit or from the storage server. Encryption software has become too inexpensive and easy to use to not take advantage of the technology. Don't trust the online storage provider to provide security for your information.

Have a liquid emergency fund.

Problems are always easier to cope with if you have money. Remember if you need to relocate, you will need funds for rental deposits, to replace lost property and clothing and to pick up the pieces of your life. While your homeowner's insurance may cover those costs, you typically will not receive any settlement until after an adjuster visits the property. In a widespread disaster, that could take weeks.

When you leave your home,

Turn off the electricity, water, and natural gas. This will reduce the danger of fires and of contaminated water getting into your home's plumbing. Always shut off all the individual electrical circuits before shutting off the main circuit breaker.

Discard perishables from your refrigerator and freezer. If you are unable to return home before perishables begin to rot, you may have to discard the appliances. It's cheaper and less odorous to discard food in advance.

If you have animals on your property that you are not able to take with you, make certain they have some form of identification with a means to contact you such as cell phone number.

If you are unable to evacuate...

You should be prepared to survive on your own for a period of three days to a week after a widespread disaster. When disasters affect a large area, there are always more victims than rescue personnel. It could be impossible for someone to quickly come to your aid. Basic services such as electricity, gas, water, sewage treatment, and telephones may be cut off.

You will need drinkable water, food, warmth and first aid supplies. You will also want flashlights, a battery-operated radio, fully charged batteries in cell phones, laptops and other portable equipment, extra batteries, and a full tank of gas in your vehicles.

Water is your first priority. If you have advance knowledge of a potential disaster, fill up water containers, bathtubs and sinks in advance. If there is a possibility of broken water or sewage lines, you need to protect the water sources in your home from contamination by turning off the main water valves. If necessary, you can later drain the pipes and your water heater for drinking water. You should also have a means of purifying water by boiling, chlorinating, filtering, or distilling suspect water.

Commercially canned food can be eaten without warming, however, you should have an alternative cooking source such as candle warmers, chafing dishes, fondue pots, or a fireplace. Cooking grills and camping stoves should be used outside only.

Have a good quality first aid kit and first aid book on hand as well as common medications such as aspirin, decongestants, antibiotic creams, cough drops, etc. If you need prescription medications, you should have ample supplies of those drugs.

Surviving a disaster is often a matter of attitude. If you have thought out possible scenarios and prepared for them in advance, it's much easier to emerge with your life intact. While worrying about potential problems doesn't always guarantee that they won't happen, it really does make the problem a little smaller if it comes about.

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