

Preparing for a Disaster or Catastrophic Event

SUMMARY

The Boy Scouts have it right: “Be prepared.” While hurricanes have made headlines frequently over the past few years, there are many natural disasters that can threaten members of your family, your home, your property and your business. Tornados, earthquakes, blizzards, floods and nor’easters can cause sudden disruptions in your daily life. In addition, other events such as a pandemic, acts of violence, power outages and acts of terrorism can bring unexpected hardship — often with very little notice.

Luckily, there is much you can do ahead of time. A proactive, well-thought-out response plan can help you navigate effectively through a crisis, get access to vital information immediately afterward and begin to repair damage more quickly. Creating contingencies to facilitate communication, compiling important information in a safe and handy place, managing risk and gathering necessary supplies can all help mitigate damage from an unexpected event. With these preparations made, you can focus on taking action immediately before and after a disaster occurs.

FOUR CRITICAL STEPS

- 1 Making a Plan.**
Crafting a strategy in advance means you can consider the critical components of disaster preparedness:
 - Communication
 - Vital Documents
 - Risk Assessment
 - Home and Property Inventory
 - 2 Gathering Supplies.**
You can be ready with the essentials, whether you stay at home or evacuate.
 - 3 Preparing your Home or Business.**
If you have some warning, certain basic steps may prove invaluable.
 - 4 Recovering your Losses.**
After the fact, there are many things you can do to get your property back in order.
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BE PREPARED

Making a Plan

COMMUNICATION

What contact information would you need if disaster strikes? Who are you responsible for and what contingency plan should be in place, if you are not available? Where is a safe place for your family to meet? How are you going to contact each other? Do you have an out-of-state point person that can be a logical, cohesive source of communication for all necessary parties?

Answering these questions is the first step in creating a *Family Emergency Plan*, which should include a written list of this important information. As you compile your plan, be sure to talk with dependents, especially children, about the possibilities of emergencies before they happen.

INFORMATION

It is essential to have your affairs in order before disaster strikes. Vital documents (e.g., wills, insurance policies, birth certificates, powers of attorney, etc.) should be kept in a safe place, along with an inventory and contact information for your lawyer, financial advisor and other professionals. Contact information from your cell phone should also be backed up. In some cases, documents can be scanned and kept on a flash drive. If you don't have a will, or you have not updated it in recent years, this is a good time to do that.

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end, share your *Family Emergency Plan* and information with those outside your immediate circle, such as long-distance relatives and financial or legal professionals, so they know where you are and how to find your vital information. Morgan Stanley offers a very practical tool, *The Family Records Organizer*, which contains guidelines to documents, records and contact information you should consider keeping and how to organize them. Ask your Financial Advisor about incorporating this valuable tool into your *Family Emergency Plan*.

RISK MANAGEMENT

Evaluate your specific insurance and property casualty needs with a professional to make certain they are up-to-date and your home(s) and possessions are adequately covered. Make an inventory of what is in your home and keep photos — the interior and exterior of your house, as well as your car and other possessions. These will come in handy, if your property sustains any damage. Have a specialist assess how well your home is prepared for an emergency: Are smoke detectors fully operative? Do you have a backup generator? If you have a

generator, do you know how to operate it? Are fire extinguishers easy to get to? Put a reminder on your manual calendar or set up an electronic reminder at least twice a year to review these items. One good option is to review these items during daylight saving time changes, since they are regular and happen twice a year.



SUPPLIES

There are generally two options for families leading up to any disaster or catastrophe: "shelter-in-place" or evacuate. Since you are never sure of what your instructions will be, it is important to be ready with two things: a *Disaster Supply Kit* and a *Go Bag*.

According to George, a *Disaster Supply Kit* should prepare you to spend three to five days in your home in the event you cannot get out. Here are some basic items to include:

- Water: one gallon of water per person per day for at least three days, for drinking and sanitation.
- Food: at least a three-day supply of nonperishable food.
- Battery-powered or hand-crank radio and a NOAA Weather Radio with tone alert: keep extra batteries for both.
- Flashlight and fresh batteries: keep the batteries separate; install them only as needed so that they don't corrode or leak.
- First aid kit.
- A one-week supply of medications.
- A whistle to signal for help.
- Dust mask to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place.
- Moist towelettes, garbage bags and plastic ties for personal sanitation.
- Wrench or pliers to turn off utilities.
- Manual can opener for food.
- Phone that does not rely on electricity.
- Cell phone with chargers, inverter or solar charger.
- Local maps.
- Other supplies you might need including rope for blizzard and flood conditions.

ITEMS YOU WILL NEED

Gathering Supplies

Your *Go Bag*, which is to be used in the event you are asked to leave your home, should include the following basic items:

- Copies of your important documents in a waterproof, portable container.
- Emergency contact and meeting place information for your household and a small regional map.
- Quick access card with physician contact information.
- Credit and ATM cards, and cash, especially in small denominations.
- Extra set of car and house keys.
- Flashlight, whistle, emergency radio and extra batteries (only install batteries when needed).

- Cell phone charger(s), including one that can be used without electricity, such as a car charger and an extra cell phone battery.
- Bottled water and nonperishable food such as energy or granola bars.
- Medication for at least one week and other essential personal items (keep a list of any medications for each member of your household, and dosages or copies of all your prescription slips, and your doctor's name and phone number).
- Sturdy, comfortable shoes, lightweight raingear and a mylar blanket.
- Personal items (soap, feminine hygiene products, toothbrush, toothpaste, etc.).

Both of these kits should be updated twice a year to make sure all is in working order. Again, tying into the daylight saving time change is a convenient way to remember this. If you have pets, elderly parents, young children or other specialized needs, additional items should be included to customize your kits. Supplies to add normalcy in stressful situations can also be added. The Federal Emergency Management Agency's (FEMA) website is an excellent source of information that can help you craft more comprehensive kits for your specific circumstances: www.ready.gov.

WEATHERING THE STORM

Preparing your Home or Business

If you have any advance notice of an impending storm or other natural disaster, you can rely on the plans you have made and concentrate on what the authorities are saying. If you are called to evacuate, do not wait.

If you are staying in your home to shelter-in-place, here are some things to consider:

- Prepare your home to the best of your ability for the impending emergency.
- Use your prepared *Disaster Supply Kit*.
- Have plenty of cash; small bills are essential.
- Fill the tank in all cars.
- Fully charge cell phones and obtain a cell phone charger for cars.
- Stay in the safe place that you determined ahead of time.
- Don't use candles.
- Put important documents in waterproof containers.
- Make sure your generator is in working order and that you have a supply of gas.

• Stay informed of local news, if possible. If evacuation is necessary, here are some action tips to address before you leave your home or business:

- Determine a safe place to which you will evacuate.
- Turn off electricity with the main switch.
- Shut off the gas valve.
- Make sure friends and family know where you are going.
- Place valuables in waterproof containers or plastic bags.
- Prepare your home to the best of your ability for the impending emergency.
- Have plenty of cash; small bills are essential.
- Fill the tank in all cars.
- Fully charge cell phones and obtain a cell phone charger for cars.
- Take important documents with you.

PREPARATION FOR SMALL BUSINESS OWNERS

If you own a business that could be affected by disaster, there are specific preparations you should consider. It is also especially important that you work with a professional to make sure all liabilities and contingencies are addressed. While not comprehensive, here is a list of things you can do now to prepare your business:

- Set up a phone tree with cell and home numbers so you can communicate quickly with your employees.
- Develop a business continuity plan and discuss it with your employees so you can keep things going when disaster strikes.
- Encourage each employee to have a personal preparedness plan. Remember that if your employee is not prepared, then she or he will not come to work because of the impact on their family, which translates to lost resources for your business.
- Identify a backup electrical supply so that you can operate from a remote place, if necessary.

WHAT NOW?

Recovering your Losses

Once the storm is over or the fire is put out, you will need to begin evaluating damage and rebuilding. The recovery process is usually gradual and you want to be sure to make safety the primary focus in the initial stages of recovery. Listen carefully to government officials to learn when you can return, how you should proceed and what assistance is available. If you have sustained damage, contact your insurance agent as soon as possible. You may qualify for help from FEMA depending on the nature of the disaster, but you must make contact with your insurance agency before FEMA will address your situation.

Here are some important first steps to consider immediately following a disaster:

- Safety is paramount; as you return, be watchful for downed power lines and don't wade or drive through any standing water.
- Take photos of any damage and compare them with photos taken before the event.
- Contact a remediation company to make temporary repairs until the insurance adjuster is able to view the damage.

- Save all invoices associated with your loss. If you have to eat out or stay in a hotel because of the damage your home sustained, keep those receipts, too. Some or all of these expenses may be covered by insurance.

- As you begin the repair process, the "Recovering After a Disaster or Emergency" page at www.redcross.org is a helpful resource.

ADDITIONAL RESOURCES

After the disaster has passed, if you have an opportunity to help others that were affected, volunteers will be needed and welcomed. Many organizations prefer volunteers who have had some volunteer training in advance. Some websites to consult are:

- The Red Cross at www.redcross.org.
- FEMA, <http://www.fema.gov/volunteer-donate-responsibly>.
- The town/city/state website where you reside.
- Local church and synagogue websites.

While we hope disasters won't happen, being prepared is the best defense. Preparing for the unexpected with information, communication, supplies and risk management is essential in order to navigate whatever crisis occurs.

We would like to thank George W. Contreras for his invaluable assistance in helping us gather the information needed for this comprehensive package. Mr. Contreras holds a master's degree in health services administration and a master of public health and he is one of only 1,904 professionals in the world certified by the International Association of Emergency Managers as a Certified Emergency Manager. Mr. Contreras has more than 20 years of experience as a New York City paramedic and has responded to numerous presidential disaster declaration events, including Hurricane Sandy, Hurricane Irene and the terrorist attacks of Sept. 11, 2001.

George is currently the associate director and an adjunct professor with the Masters in Public Administration in Emergency and Disaster Management Program at Metropolitan College of New York (MCNY) and has been teaching since the program was instituted in 2004. Metropolitan College of New York (MCNY), a nonprofit accredited college serving a diverse student body, links learning with action by joining multidisciplinary studies and real-world experience — empowering students to bring positive changes to their lives, their workplaces and their communities. MCNY was founded by Audrey Cohen in 1964.