

AT A GLANCE: DISASTER PREPARATION CHECKLIST

- Download emergency and preparedness apps from [redcross.org](https://www.redcross.org).

 - Assemble a disaster supplies kit.

 - Identify the emergencies most likely to happen in your area.

 - Know the dangers in your home.

 - Know your home's safety devices.

 - Identify the safest places in your home.

 - Make an evacuation plan.

 - Make an emergency communication plan.

 - Identify responsibilities for each family or household member.

 - Prepare for special needs.

 - Post emergency phone numbers.

 - Identify a meet-up location.

 - Know where to find help.

 - Protect your business.
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AT A GLANCE: PROTECTING YOUR PROPERTY CHECKLIST

- Take inventory of your assets and possessions. Document with photos and videos, and keep track of changing market values.

- Make sure you have adequate homeowners or renters insurance.

- Investigate whether you should invest in additional insurance, including coverage for likely weather disasters in your area.

- Consider adding an umbrella/excess liability policy.

- Determine if you need flood insurance.

- Prepare yourself for a potential insurance claim. Keep all paperwork in a safe location and make copies of relevant receipts.

- Research potential mitigation projects that could be implemented in and around your home.

- Consider tapping into your emergency fund or other savings for high-impact mitigation projects that could save you damages in a disaster.

- Do your due diligence before hiring contractors.

AT A GLANCE: PROTECTING YOUR HEALTH AND LIFE CHECKLIST

- Know what is covered by your current health insurance plan.

 - If you do not have health insurance, visit [healthcare.gov](https://www.healthcare.gov) to investigate your options.

 - If you cannot afford health insurance, you likely will qualify for some form of discounted insurance or government assistance.

 - Make sure to obtain at least minimum health insurance to cover catastrophic emergencies.

 - Keep health insurance coverage in force when changing jobs.

 - Compare your health insurance with that of your spouse to see which plan has better coverage.

 - Maintain an emergency fund to cover potential gaps in coverage in case you become disabled or unable to work.

 - Consider purchasing additional disability insurance.

 - Periodically evaluate your life insurance needs and current coverage.

 - Update insurance beneficiaries after life events such as marriage, divorce or the birth of a child.

 - Consult a financial professional to evaluate your current and future insurance needs.
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AT A GLANCE: PROTECTING YOUR LOVED ONES CHECKLIST

- Consult a financial planner and/or estate planning professional to create your estate planning documents.

- Store your original will and other documents in a safe, accessible place (not a bank safe deposit box, which may be sealed at the time of your death).

- Write a letter of intent and share it with your loved ones.

- Consider unique circumstances, such as a dependent with special needs.

- Understand the steps to take immediately following the death of a family member.

- Understand what is required of you as the executor of an estate.

AT A GLANCE: PROTECTING YOUR RECORDS CHECKLIST

- Organize important papers and put them in a box that you can grab in the event of an emergency.

- Store original documents, property deeds and birth certificates in a bank safe deposit box.

- Do not store your original will in a bank deposit box because it may be temporarily sealed upon your death. Store with your lawyer or a trusted person instead.

- Maintain duplicate records in a separate location and in the cloud with a provider that uses encryption and has a history of good security.

- Keep important records, account numbers, access codes and contact information in your disaster supplies kit.

- If you ever are in a disaster, keep detailed records of the chain of events and document all damage with photographs and video when possible.

AT A GLANCE: RECOVERING FROM A DISASTER CHECKLIST

- Know your workplace disaster plan and benefits options.
- Notify your employer right away if you are affected by a disaster or become disabled.
- Know your rights under the Americans with Disabilities Act (ADA).
- Understand your potential government benefits after a disaster or disability.
- Research special programs (such as veterans benefits) that apply to your family.
- Beware of common frauds.
- Always be cautious when wiring money.
- Run your own background checks on any service providers.
- Consider your potential sources of cash.
- Consult a financial professional before taking on a reverse mortgage or tapping a retirement fund.
- Make efforts to manage and pay down your debt.
- Locate account numbers and contact information for your loans and credit cards in your disaster supplies kit.
- Take care of your emotional health.