



Extension Connection

FOR IMMEDIATE RELEASE

Prepare Yourself for Severe Weather

Would you be prepared to take action if your property was hit by a tornado, overcome by a flood or destroyed by a fire? Many people have installed smoke detectors, fire alarms, and dead bolt locks in their homes and stocked extra food in the pantry, but there is more to preparing. To be prepared, you should also have a household inventory, check your insurance coverage, and prepare a grab-and-go box. Read on to learn more.

A household inventory is an itemized list of the contents of your home, including basement, attic, and garage. It could also include a list of the contents of storage areas, such as sheds or other small buildings on your property. If you have a rented storage unit off-site, consider completing an inventory for that, as well. An accurate inventory is a necessity whether you are a homeowner or a renter.

The purpose of insurance is to cover major losses. Review your insurance coverage at least annually. You may want to conduct a face-to-face review with your insurance agent every other year. Make sure you have adequate coverage on your home, vehicles, and possessions. If at all possible, set aside emergency funds to cover the policy deductibles. Keep the name of the agent(s) and policy number in your grab and go box. Consider purchasing the other types of insurance, such as disability and/or life insurance for the wage earner.

If you had only a few moments to evacuate your home, would you have access to the cash, banking services and the personal identification needed to conduct your day-to-day financial life? Consider keeping the following items in a secure place in your home, in a waterproof, fireproof container that can be taken with you at a moment's notice: Identification and other key documents that may be needed to restore your financial records, including copies of your driver's license, passports, social security cards insurance cards, policies, or other proof of insurance coverage.

This list of items to pack is much longer and you can find the full publication about taking steps ahead of disaster at: <https://bit.ly/2vck8EY>

For additional information, contact the Wildcat Extension District, Crawford County, 620-724-8233, Labette County, 620-784-5337, Montgomery County, 620-331-2690.

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