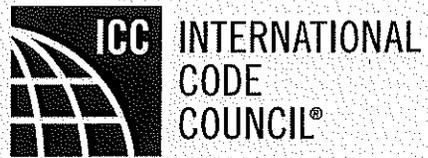


NATURAL DISASTER Preparedness Guide



Earthquakes, floods, hurricanes, tornadoes, wildfires, winter storms—depending on where you live, you might find yourself at risk of one or more of these natural disasters. And while not all natural disasters are the same, and some certainly vary in terms of severity, there are a number of general safety tips and precautions that you can take to ensure that your family, home and community are prepared for when natural disaster strikes.

Long-Term Preparation

The following are steps that you can take to mitigate damage from a natural disaster long before one occurs.

- Schedule a building inspection to confirm that your home is up-to-date on the latest **building codes** that are designed help improve safety and mitigate damage.
- When **designing, remodeling or constructing** a home, make sure you keep in mind the specific dangers posed by natural disasters local to your region. For instance, if you live in areas prone to hurricanes or flooding, you can construct break-away walls and flood openings to prevent pressure buildup, or raise your home to higher than the predicted flood levels. Those in wildfire-prone areas, make sure you use fire-resistant materials for landscaping and construction.
- Make sure that you have purchased **property insurance** for your home and other property. Property insurance can be customized to cover the dangers and natural disasters that are specific to your region and will ensure that you are protected following a disaster.
- Purchase or renew a **flood insurance policy**. Homeowner's policies do not cover flooding, so if you live in flood-prone area, it's critical to secure a separate policy to protect your home or business. You can purchase flood coverage under the National Flood Insurance Program (NFIP) or through a number of private insurers.
- If your insurance includes contents coverage, make sure you **take photos** of anything that could be damaged by a disaster. This evidence will be helpful if you need to file claims later.
- If you live somewhere where there is a hurricane or heavy storm risk, **clean your gutters and drains regularly and repair or replace your storm shutters**. If you live in a region prone to wildfires, **reduce the amount of material that can burn easily** in and around your property by clearing away debris and other flammable materials. These are small steps that will help protect your home from damage.