

# Natural Disaster Preparedness

If we have learned anything from the COVID-19 outbreak or the California wildfires, it's that emergencies of any kind can occur at any time. Whether fire, flood, earthquake, or illness, disasters are going to happen and, when they do, they can be stressful and financially devastating.

You can't predict when a natural disaster may hit. But you can do your best to be prepared. Our checklist is a good place to start.

## Create an Emergency Supply Kit

When there is a natural disaster, you may lose power, gas, and water. Be prepared with the supplies you will need:

- [Water](#) (one gallon per person per day for at least three days, for drinking and sanitation)
- [Food](#) (at least a three-day supply of non-perishable food)
- Battery-powered or hand-crank radio and a NOAA Weather Radio with tone alert
- Fire extinguisher
- First aid kit
- Multipurpose knife/tool
- Candles and/or oil lamp
- Flashlight
- Extra batteries
- Blankets
- Whistle (to signal for help)
- Dust mask (to help filter contaminated air)
- Basic toiletries: toothbrush, toothpaste, shampoo, soap, deodorant
- Moist towelettes, garbage bags, and plastic ties (for personal sanitation)
- Manual can opener (for food)
- Emergency pet food
- Cash

## Secure Your Home

Be proactive in heading off disasters by identifying problems around the house that could turn into disasters, and then making the necessary repairs:

- Are gas and electrical connections up to code?
- Do your smoke alarms have fresh batteries and are they working?
- Do you have carbon monoxide detectors installed and working?
- Do you have overhanging trees or landscaping that could take down wires or damage your home?
- Do you live in a flood zone or have flooding during heavy rains?

## Have an Evacuation Plan

Natural disasters such as wildfires, earthquakes, or floods may not give you time to react. Have an emergency evacuation plan ready and be sure the entire family knows it. To make your plan:

- Establish emergency escape routes from the house.
- Consider an emergency ladder for the second floor.
- Make a communication plan (be sure everyone has the necessary phone numbers).
- Establish a meeting location.
- Plan for pets.
- Designate an out-of-town emergency contact (local telephone services may fail or be overwhelmed).
- Consider maintaining an evacuation kit with emergency clothes, toiletries, prescriptions, etc.
- Create an evacuation checklist with emergency items such as prescriptions, phone charger, family heirlooms and photos, pet food, diapers and baby formula, etc.

## Gather Emergency Documents

Many have learned the hard way that it's difficult to get public assistance or deal with insurance claims after a natural disaster without the right documents. Keep your emergency documents together in a safe place. A fireproof box that you can grab quickly if there is an emergency works well. Be sure to include:

- **Household IDs:** Photo IDs, birth certificates, social security cards, passports, green cards, military IDs, pet ID tags, etc.
- **Financial and legal documents:** Deed to your house or rental agreement, auto/home/renters insurance policy information, car title and insurance papers, tax statements (for FEMA), living wills, etc.
- **Medical information:** A list of your physicians and contact information, immunization records, medications and a full list of what you take regularly, copies of health insurance policies.

You can also scan these documents and store them securely, online.



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## Have the Right Insurance

To protect yourself financially in the event of a disaster, it's important to have the [right types of insurance](#). Know exactly what insurance you have and what is covered:

- [Homeowner's insurance](#) will usually cover loss from a catastrophic event (up to the cost to rebuild).
- Flood and earthquake insurance are usually not part of a standard homeowner's policy.
- Renter's insurance covers loss of property and often temporary housing costs.
- Auto insurance covers vehicle damage and loss, with restrictions.
- Specialty insurance can cover valuables such as expensive jewelry or antiques.

There are different types of insurance offering different types of protection, but many insurance policies don't cover every type of natural disaster. Be sure to review your insurance policy coverage and determine if you need additional coverage in case of a disaster.

## Maintain Emergency Savings

Everyone should have emergency funds available in case of natural disaster, but also in case you lose your job or become ill. Most financial experts suggest having enough money available to cover 3-6 months of living expenses:

- Establish a savings account for an emergency fund.
- Plan to deduct part of each paycheck or monthly income to add to your emergency savings.
- Set up an [automatic savings](#) transfer to build your emergency fund.



## Use Online Payments

If you receive checks or benefit payments by mail, consider switching to automatic deposits so there is no delay in receiving payments, such as:

- Automatic paycheck deposits
- Automatic payment of Social Security benefits
- Deposits for unemployment
- Deposits for disability insurance
- Deposits for spousal and child support
- Other regular credits or payments

If you receive regular federal benefits such as Social Security, the U.S. Department of the Treasury recommends eliminating problems with lost or stolen checks by setting up [direct deposit online](#) or calling (800) 333-1795. You also can set up a [Direct Express®](#) prepaid debit card.



# 1st United Credit Union Can Help

Disaster preparedness can seem overwhelming, but 1st United Credit Union is available to help you to be financially prepared in case of an emergency. We offer members a variety of services:

- Discounts on home and life insurance for members.
- Review of current loans to help members when they are affected by a disaster.
- Immediate assistance with emergencies, property loss, and financial issues through our BALANCE partner. Simply call their Financial Relief Hotline at (888) 456-2227 to set up your membership:



Members get priority caller status when they contact BALANCE.



Members get personalized financial counseling to help with a disaster.



Members get access to online disaster resources.



1stunitedcu.org  
(800) 649-0193

1st United Credit Union is always here to help members. Contact us anytime at (800) 649-0193 or at [email@1stunitedcu.org](mailto:email@1stunitedcu.org).