

101 Ways to Prepare for Emergencies

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Emergency Preparedness Tips

1. **Remember to prepare for everyone in the home.** When you are putting together a plan to prepare in the case of an emergency, it is very important to remember to plan for not only yourself and your children, but also for your family pets and any guests who could potentially be with you at the time of the emergency. Many people fail to plan for their pets, and unfortunately many pets are lost each year as a result. Sometimes, you have to act in the best interest of the people, and there is nothing that you can do. But it is definitely worth putting together an emergency plan for your pets.
2. **Have meeting places lined up, and make sure that everyone knows where they are.** You should generally have three-five locations that everyone in the home knows about where you can meet up in the case of separation during an emergency. This could be a neighbor's front yard, a local business and possibly a relative's home a few miles away. This way, you will not have to wander around looking for family members because they too will make their way toward the pre-determined locations.
3. **Attach your appliances to the floor.** Particularly in flood prone areas, it is recommended that gas appliances be attached to the floor. Your appliance will most likely be destroyed in the case of a severe flood; however the risk that you are alleviating is that of your gas line rupturing, presenting a possible explosion risk within your home. You can use straps, mounting bolts or another method for attaching the appliances to the floor, or even to a wall. Just remember that if you attach to the wall, the wall should be constructed of solid material.
4. **Buy plenty of flashlights and even more batteries.** It is always important to have a flashlight on hand. In general, most people use flashlights ten or more times during the course of a year. A good quality flashlight should be on hand in the kitchen, or other central room of the home. In addition, everyone should have a flashlight near their bed in case of a middle of the night emergency. There are now a lot of emergency flashlights that do not require batteries. Instead, they are powered by a hand crank and have a halogen bulb for added brightness.
5. **Inspect your home carefully.** One of the first things to do when planning for emergency preparedness is to get to know the ins and outs of your home. At a minimum, you should know where all of your utility shut-offs are located. You should also take a look around to see if there are heavy objects which could fall on someone and result in an injury. Take care to check the handrails on your stairs to ensure safety in a situation where the stairs are unstable.
6. **Reconsider your storage areas.** Take some time to look through your storage areas to ensure that the heaviest items on shelves are at the bottom, near the floor.

- Make sure that any storage shelving is secured to the wall in some way. Consider whether there is any risk of a fire, or if your storage area contains little more than fuel should a fire start. Clean out old things that you do not plan to use, in order to reduce the fire hazard.
7. **Find all of the chemicals in your home.** It is important to know where your chemicals are stored, and whether they present an additional risk in the event of an emergency. For example, you should never store ammonia and bleach in the same location! Many people do not consider this, however should the two combine the results could be very dangerous due to the emission of toxic gas. Paint, paint thinner and other chemicals should NEVER be stored near your furnace, water heater or any other appliance with a lit pilot light.
 8. **Find a safe spot in your home.** Depending on the type of natural disasters to which your location is prone, this spot can range from the basement to the attic. Generally, everyone should have a high ground location in the case of a flood. However, if your area is prone to earthquakes you would most likely want to be somewhere like under a sturdy doorframe. If tornados are common, you should have a below ground location, with little that can fall on you from overhead.
 9. **Have a written plan.** Many people spend a lot of time putting together an actual emergency plan, but they never put it in writing. Well, in the case of an emergency there is a good chance that someone will miss a critical step in the process of evacuation, etc. Therefore – always have a copy of your plan for each member of the house. Perhaps the plan can be stored in a nightstand drawer with a flashlight.
 10. **Review your emergency plan.** You are not the only one who needs to be familiar with your emergency plan unless you live alone. Make sure that everyone knows his or her responsibilities according to the plan. And, make sure that you review the plan upon occasion to make sure that it still works for you and that everyone knows exactly what to do in the event of an emergency.
 11. **Invest in emergency lighting.** In the event of a fire or power outage, it is a good idea to have some sort of emergency lighting available. Invest in lighting that can be moved around as needed or anchored into place. Flashlights are one example of emergency lighting, but battery operated light bulbs are available on the market.
 12. **Check out your landscaping.** During a severe storm, most homes are not damaged by the storm itself. Instead they are damaged by falling limbs, trees and power lines. The power lines are generally brought down by falling limbs and trees. Therefore, it is important to check your landscaping at least annually to ensure that all of the trees and shrubs surrounding your home are well manicured and not touching your home or power lines.

13. **Do not store kerosene, gasoline or other fuels inside you home.** While it is tempting to keep these fuels in the home for convenience, in the case of an emergency they could cause an explosion, fumes, etc. So consider a storage shed or garage as a better location.
14. **Buy smoke detectors.** While fires are only one type of emergency, high quality smoke detectors can tell you about a fire in your home and depending on the location, a neighbor's home. It is important to have a smoke detector on every level of your home, so that in the event of a fire everyone will hear it sounding. You might even want to call your local fire department for installation recommendations or assistance.
15. **Talk to your schools.** If you are a parent of school aged children, it is important that you know exactly how the school will react in the event of an emergency in the school or in the local area. Your school must have a written response plan, including information about how parents will receive information. You can contact the school via telephone to have questions answered, or you can request a copy of the emergency preparedness plan.
16. **Determine the fastest and most out of the way route to local hospitals.** In the event of an emergency, you may need to take someone to the hospital. If the emergency is just at your home, traffic may not be an issue and you can use the shortest possible route. However, in the even of road closings, heavy traffic, bad weather, etc. you will probably want to take the most out of the way route to get where you need to go. This may seem like a bad idea, but it will take less time than sitting in heavy traffic on a main roadway.
17. **Get to know your neighbors.** It is always a good idea to know who your neighbors are, and what there experience is. For example, if you have a neighbor who is a nurse, you might be able to call on them should someone be severely injured – until the paramedics arrive. If there is a neighbor who is home during the hours that you work, you could give them your contact information in the event that there is an emergency and offer to do the same in return.
18. **Make sure that someone nearby has a set of keys or the pass code for your garage door.** It is important that at least one other person has access to your home in the event of any type of emergency. That person should know where your telephones are located as well as your utility and power shut-off locations. Offer to do the same in return.
19. **Develop an evacuation plan.** This is a part of an overall emergency preparation plan, however it is important that more than any other part of the plan – your entire household know what to do should there be a need to evacuate the home. Pick out a spot in a neighbor's yard to assemble once everyone is out and make it clear that everyone is to stay in that spot so that heads can be counted. This is

- critical, so that in the event of a fire you can inform the fire department whether there might still be someone inside.
20. **Carry pictures of your kids.** Believe it or not, carrying photos in your wallet is a fantastic idea, and not just because you can show them off. In the event that a family member turns up missing, you will have photos with you that can be shown to authorities immediately. This can make all of the difference when it comes to finding a missing person.
 21. **Pick a relative who lives out of the area to coordinate communications in the event of a major emergency.** This is because often local calling is impossible during a disaster situation and long distance is easier. Make sure that everyone in your family knows to contact that person and how to get in contact with them. This includes the phone number, email address and physical address of the relative.
 22. **Don't let that gas tank fall below half.** In today's busy world, it is often tempting to wait until the gauge says "E" before stopping for gas. However, particularly in the winter when the risk of accidents and traffic congestion is higher – you need to make sure that you have enough gas to handle whatever comes your way. This could mean the difference between being able to power your heater in the winter or your air conditioner in extreme heat.
 23. **Always carry a flashlight in your car.** It is important to always have a flashlight on hand in your car, preferably the type that does not require batteries. You never know when you might need one. Keep it in your glove compartment or in the console between seats. You would be better off not keeping the flashlight in the trunk; in the event of an accident you might be unable to retrieve it.
 24. **Keep water in your car.** It is a good idea to keep several gallons of fresh water in your car at all times. Water serves many purposes, drinking, cleaning, or even putting out a campfire. A case of drinking water might be a good option due to portability of the small bottles.
 25. **Keep blankets in your car.** An emergency blanket or two is always an excellent idea for your trunk. Should you ever become stranded in the winter, you will need to stay warm without running the car. Additionally, should you ever experience a home fire; you might need the extra blanket to wrap up in while the fire department is working to extinguish the flames. Keep the blanket in the car year round, and you never risk not having it when you need it.
 26. **Store water in your home.** The recommendation is that you have around thirty gallons per person on hand at any time. This may be a bit more space than you can afford to give up. If you can store large containers of water for cleaning, flushing toilets and general use you will find the space requirement less. If you

think this is too much water to be stored, consider all of the ways that you use water each day.

27. **Keep plenty of ready to eat food at home.** Foods that are stored in cans are airtight and waterproof. This makes them a great option in the case of an emergency. Canned food should be marked with a permanent marker on the top or bottom in the event of labels being removed. Periodically check for expired food and buy replacements when necessary. Be sure to have a manual can opener on hand as well.
28. **Store some food in your car.** While you may not want to store a lot of food in your car, having at least a day's worth of food will enable you to maintain strength in the event that you become stranded. Freeze dried or dehydrated foods like nuts and jerky and dried fruits are the best options since your car will be exposed to temperatures that range from freezing to extremely hot and you need foods that can tolerate these conditions.
29. **Keep grilling supplies on hand.** You should make sure that you have an alternate cooking method such as a charcoal or gas grill available in the event of an emergency. You will need around 50 pounds of charcoal to cook meals for a week.
30. **Consider carrying a tent in your car.** In the event that you are stranded, you might want to sleep in the tent or use it for shelter at some point. A small tent is compact and can easily be stashed in your car.
31. **Keep hand warmers in your glove compartment.** There are heat packs called hand warmers on the market which will heat upon opening and keep your hands warm for several hours at a time. You can use these heat packs inside of your gloves or even inside of your shoes. It's not a bad idea to have these on hand at home as well.
32. **Consider purchasing a propane heater.** While most people have stopped using kerosene heaters, propane heaters are a safer alternative to use in the event of an emergency situation. You will generally need to purchase propane tanks to fuel the heater, but these are relatively inexpensive and available. You can even carry the heater in your car, if you are at risk of being stranded. You won't want to use the heater without ventilation; however it would work in a tent.
33. **Keep a complete first aid kit on hand at home.** In your home, you should have a complete first aid kit that includes bandages, antibiotic cream, instant ice packs and ipecac syrup. You can purchase a kit, or put one together yourself if you would prefer.

34. **Keep a first aid kit in your car.** In your car, you should at least store bandages and medical tape. A complete kit containing ice packs, aspirin, antibiotic cream and gauze would be the best option however if you have room.
35. **Always keep a copy of your prescriptions.** If you are taking prescription medication, it is important to make sure that you always have at least a week's supply on hand, and that you have a copy of your prescriptions so that in the event of an emergency you can have them filled quickly.
36. **Keep candles on hand.** Candles are not as strongly recommended as they once were due to the risk of fire. However, having candles in the home is a good idea in the event that you can't find a flashlight, batteries or you have already expended the batteries that you had on hand.
37. **Keep a portable radio on hand.** Whether in your car, in your home or both, you will want to have access to a portable am/fm radio in the event of an emergency. This will enable you to hear forecasts, news reports or instructions to follow. Always ensure that your radio has fresh batteries and several back up sets that have been tested. A radio that does not require batteries would be an excellent idea since there is no need to batteries.
38. **Keep your cell phone fully charged.** Get a car charger, and make sure that before you leave the house your phone is with you and fully charged. Today's cell phones charge rapidly and hold their charge longer than older phones. You might want to consider an upgrade to a newer phone if you haven't done so in a while.
39. **Use ICE numbers.** ICE numbers are in case of emergency phone numbers and contact information that should be entered into everyone's cell phone. Add one or two ICE contacts and label them as such, ICE: mom, ICE:home, etc. This gives others the ability to get information about you and to your family in the event that you are sick or injured.
40. **Keep a list of important phone numbers handy at all times.** It is a good idea to carry a list of important phone numbers including doctors, emergency services, schools, your co-workers home numbers and local hospitals. You may also want to include the cell phone number of your friends and family members as well. You never know when you will need to use the list, and it is best to have it with you at all times.
41. **Consider buying a police or weather radio.** While these appliances can be costly, they can come in handy when you need to get access to emergency information in a hurry. Generally, these range between one and several hundred dollars and require batteries for operation. Keep plenty of batteries on hand, as well as a list of frequencies that you might need to locate.

42. **Remember your ABCs.** Fire extinguishers, that is. A type ABC multipurpose fire extinguisher is the best option for home since it can be used for any fire. A five pound unit can stow away in the kitchen, but you might want to keep a larger unit in the home in case you need it. Check your fire extinguishers and replace as recommended.
43. **Keep a crow bar in your home.** A crowbar is an important and extremely versatile tool to have on hand. You can use it to break glass, to pry something open or to lift a heavy object using leverage. The longer the better, in terms of size.
44. **Carry a pocket knife.** With heightened security concerns, you can no longer carry a pocket knife in many locations, but whenever you are driving you should have one in the car with you. The multipurpose type is best, and you will find that the tool will be a great help in many different situations.
45. **Get a power converter for your car.** Not only will this type of converter power your kids DVD player on long trips, but it can actually power any 120v appliance including a small television or radio. In the event of an emergency you will be glad to have this option.
46. **Keep cash stashed.** At a minimum, you should have \$100 dollars in cash available at any given time. Keep in mind that in an emergency you may not be able to use an ATM. It is best to have several different denominations of bills from ones to twenties. You should also have a roll of quarters on hand.
47. **Keep a set of clothes in a plastic container.** There are Rubbermaid containers with handles that would be perfect for storing a complete set of clothing for a four person family. You should plan to have a complete set of clothing ready for each member of the household including boots or shoes and a jacket of some sort. In the event of an emergency, you will not need to spend valuable time packing and searching for somewhere to store the clothing.
48. **Stash duplicate credit cards, ATM cards, and extra checks somewhere accessible.** In the event of a fire, or other disaster you may not have time to grab these things before you leave home. However, keeping a spare set in a lock box at your office or the home of a friend will give you the added security of knowing that you can get anything that you might need.
49. **Carry antibacterial gel in your car.** In order to stay clean, you might want to use antibacterial gel, which is commonly available to wash your hands before eating, etc. You can keep a small bottle in your glove compartment.
50. **Carry heavy gloves in your car.** It is a good idea to carry heavy leather gloves in your car, in case you would ever need to change a tire or remove snow or ice

from your car. There are many other times that these could come in handy, even for added warmth in the winter.

51. **Always have a pen and paper available.** You never know when you are going to need to write down instructions, directions, phone numbers or anything else. Keep them at home near the phone, in your purse or in your car.
52. **Keep a few trash bags in your car.** Having trash bags on hand is always a good idea, because you never know when you will need them. Because they are plastic, they can be used to cover a broken window or a wet seat. They can also provide a moisture barrier between clothing layers in the cold.
53. **Keep a sandbag in your trunk.** Not only can the added weight help you to keep your car steady in the snow and rain, but should you become stuck in the snow, you can sprinkle the sand beneath your tire to provide needed traction.
54. **Stay where you are during an earthquake.** If you are experiencing an earthquake, it is best to stay right where you are and not to try to leave home or work. You should try to get under the most solid object or in between a sturdy doorway to protect yourself. If you are unable to get under something sturdy, lie down against a wall and protect your head and face as best you can.
55. **If you are driving during an earthquake – pull over somewhere safe.** If you can, find a place to park that is not near a building, sign or power line that could fall on your car. If it is winter time, you may need to turn on your car occasionally for heat, however keep a window open just in case of carbon monoxide seeping in. You should listen to the radio for updates and stay inside of the car until the earthquake shaking has stopped.
56. **If your power goes out, use a flashlight.** Candles are not recommended unless as a last resort due to the risk of fire. You should go around and unplug major electrical appliances, so that a power surge will not destroy the equipment. This is particularly true for televisions and computer equipment.
57. **Never run a generator inside of your home.** This includes the garage, if it is attached to the home. The risk of carbon monoxide poisoning inside of the home is significant, regardless of the level of ventilation. You should use extension cords to connect to the generator instead of trying to power your entire home at one time.
58. **Stay off of the phone during an emergency.** Try not to tie up local phone lines or cell phone transmission lines in a major emergency. This will inhibit the ability of emergency personnel to communicate with one another. Instead, keep calls to a minimum.

59. **If you experience a hurricane, keep your food safe.** Dealing with the aftermath of a hurricane is bad enough. You don't want to complicate matters by adding food poisoning to your list of problems. Any food that has come into contact with flood water should be thrown away immediately. Even if just the plastic packaging is wet, there is good chance of contamination. Frozen food that is completely thawed should be thrown away – not cooked. Keep your family safe through the recovery and you will find it a lot easier to get things done.
60. **If your power is out in the summer, consider buying some ice blocks.** You can generally protect your refrigerated and frozen food for three days by keeping the doors closed. However, when temperatures are soaring you may want to purchase some ice blocks for your freezer to help preserve your food.
61. **Be aware of what to do in case of a radiation emergency.** If you live near a power plant, or there would be a terrorist attack involving radioactive material it is important to know what to do. Every major city will have a plan for preparedness in the event of a radiation emergency. Ask questions and find out what that plan is. Ask your children's schools what they would do. Develop a plan of your own once you have gathered the necessary information.
62. **If a tornado is in the area, you should get underground or to your basement.** If a tornado is imminent, a tornado watch will change to a warning and you must act immediately. If you are in your car, find shelter anywhere that you are able. If you are at home, take a radio and water and get to the lowest possible point in your home to wait out the storm. Never try to get outside to photograph the storm, as tornados move quickly and unexpectedly.
63. **Find an exit route from every room in your home.** It is very important to make sure that there is a way to exit every room in your home, preferably two ways to exit. If you are trying to determine an exit strategy for rooms on the upper level of the home, a portable rope ladder might be the answer. Make sure that everyone in the home knows how to get out safely and how to use equipment like ladders, etc.
64. **Plan for those who cannot.** If you have an infant, or an elderly family member in your home you will need to plan on their behalf and most likely to act on their behalf as well. This increases your responsibility significantly during an evacuation because you may need to physically move others and any necessary equipment out of the line of danger. Enlist help from others in the home whenever possible, and make responsibilities simple to understand and carry out.
65. **Store important documents in a water and fire proof container specially designed for home document storage.** In this container, you will want to place originals or copies of your family members' birth certificates, social security cards, driver's licenses, wills, etc. It is better to have a copy than to have to go through the legwork of recovering lost documents when you need them the most.

- 66. Prepare to throw things away.** Yes, it sounds like something we would all rather not do. However, if a porous item (clothing, furniture, bedding, carpeting, etc) is wet for longer than 48 hours there is a significant chance that mold will begin to grow on those items. If your home is flooded, there may be little to salvage. However, by throwing out the damaged items you are protecting your health. Talk to your insurance company before doing anything other than removing the items from inside of you home, however.
- 67. In the event of a flood, prepare to clean immediately.** In the case of a flood that affects your home, the best defense is an immediate clean up. Remove damaged and wet items, and dry out what you can. If it's sunny – consider moving wet items outside immediately. Remove as much water as you can from inside of the home using hoses, wet/dry vacuums or even buckets. Drying the dampness quickly is important. Wipe all surfaces with a detergent and hot water and dry them completely.
- 68. If you live near a wildfire, protect yourself from the smoke.** Unlike a regular fire, a wildfire is not contained and it could be burning anything in its path. This includes poisonous plants, plastic, homes, etc. It is imperative to watch the news, and listen to radio reports about the local air quality. Otherwise, if you suffer from a respiratory condition you could be putting yourself at significant risk. Invest in a HEPA air filter, whether you already have medical problems and stay inside if the smoke is blowing your direction.
- 69. Wear light colored and lightweight clothing during an extreme heat wave.** Extreme heat is just as dangerous as extreme cold, and it is important to be on the look out for health problems in yourself and others that are caused or irritated by the heat. Stay inside, in air conditioning, whenever possible and if you must be outside, cover as much of yourself as possible to shield our UV rays.
- 70. Stay home in the event of an influenza outbreak.** While the flu may not seem like an emergency, imagine what would happen if you're entire city became infected. If you are having flu symptom, you should protect those around you and make every attempt not to spread the virus.
- 71. Be prepared.** While this may sound cliché, it truly is important to always be ready for a situation that requires some level of heightened response from you and your family. Having an emergency preparedness kit on hand is a great idea, because it will get you through most emergencies. If your locale is prone to specific types of natural disasters, you should make sure that you are covering everything you will need in your planning and preparations.
- 72. If you are inside a building that is on fire, get out.** This is the very first thing that you should do. Do not re-enter the building for any reason. Call 911 and report the fire if crews are not already on the scene, and find people that you can

- stand with because it is best to stay in groups. If you are at home, you will want to locate all of your family members so that they know you made it out safely.
73. **If you are on the scene of an explosion, get away from the area quickly.** Your first response to an explosion will most likely be instinctive and you will begin looking for an escape route. This is important whether you are inside or outside. Never use an elevator in a building that has experienced an explosion or one that is on fire. Tell everyone you see to go with you, but do not stay behind to talk them out of the building. If there are someone who cannot exit the building on their own, alert the authorities when you get outside or help the person if you are able to get them out quickly and safely.
74. **Make noise if you are trapped.** In any situation where you become trapped, it is important to protect your mouth and nose from any sort of contaminant and then to make as much noise as possible without screaming. If you see or hear movement above, it might be a good idea to yell at that point. But find something to bang on, or with until you can attract attention. Generally, if a person becomes trapped under debris, etc. there is someone who knows that they could be there and people will be searching.
75. **Stay calm.** The absolute most important thing that you can do in any emergency situation is to stay calm and maintain a positive attitude. In groups, one panicking person can cause massive confusion as others become panicked as well. But, if you are able to maintain a sense of calm you will help to alleviate the fears of others around you.
76. **Know when to call the authorities.** In any emergency, there is a feeling that someone should be notified. Well, if a hurricane strikes your town there is a good chance that the police already know about it. However, if you see a fire in your office there is definitely cause to call 911. If you suspect a gas leak at your home, you should call the gas company. Know ahead of time what authorities you will notify in any specific emergency. Generally, if you do not know who to call, calling 911 is a good option because they will alert the correct people.
77. **If you have to evacuate, prepare your home.** If you are told by authorities that you must evacuate your home, you will want to take the following steps. Turn off the utilities, remove as many valuables as possible or hide them well within the home lock every door and window and grab your cell phone, water and a radio at least. If you have time, you will want to pack some clothing – but in an emergency there is not always enough time.
78. **If you are involved in a chemical related emergency, use water.** Generally, water is the best substance to use if you are exposed to chemicals of any sort. If you are not affected, but are on the scene of a chemical emergency use water to rinse the victims and their eyes for at least 15 minutes. Cover your mouth and

- nose with what ever you can in order to protect your respiratory system from any harmful fumes and odors.
79. **Make a mental note of where the exits are.** This is true for all public places, specifically those to which you have never been. Look for exit doors as well as alternative exits from parking areas in order to feel confident of your ability to get away in the event of an emergency.
 80. **When staying in a hotel, always review that sign on the door.** How many times have you ignored that sign on the door containing the emergency exit information? Stop ignoring it – it could save your life in the event of a fire or other problem.
 81. **If you are building a home in a flood-prone area consider have your utilities installed on the top-most floor of your home.** In case of a flood, you will need to be less worried about ruptured utility lines and shutting off your utilities in a hurry. You might also consider moving your utility connections in an already built home for added protection.
 82. **Get a home inspection.** If you live in an area where natural disasters of any sort are common, it would be worth the investment to have a home inspector come in and tell you how you can improve the structure of you home to withstand whatever comes your way.
 83. **Keep a household inventory.** It is always a good idea to know what you have in your home, because in the event of a fire or natural disaster you will need this information for insurance purposes. You should update the inventory every few months and keep receipts with replacement value whenever possible.
 84. **Consider videotaping your home and possessions.** It is becoming very common today to keep a media recording of your home and its contents. You can use still photographs or a video recording. Just be certain to keep these in a safe location, where they will not be damaged by water or fire.
 85. **Always write down the model number and serial number of electronic devices and computer equipment.** This will allow you to accurately report the items contained in your home in the event of an emergency. Recording the serial number is also a good idea in the event of theft.
 86. **Keep accurate records about your home.** If you make home improvements or remodel any part of your home, you will want to have records to show what has been done and the cost of the work. This may affect the valuation of your home by an insurance company in the event of damage. It is also a good idea to have a record of these items should you decide to sell your home at some point.

87. **Hire an appraiser.** If you have not already done so, you should have your expensive and priceless belongings appraised by a professional in order to determine a replacement value should the items be damaged or destroyed in an emergency.
88. **Make sure that you have adequate insurance on your home.** It is important to have an insurance policy that will cover at the very least, the replacement value of your home. There are many different types and levels of coverage. Carefully investigate the options to ensure that you have enough coverage and high enough limits.
89. **If you are renting, don't skip the insurance.** Many landlords will require tenants to purchase rental insurance. This covers the replacement of the tenant's belongings in the case of an emergency or fire. The cost is minimal and the investment is definitely worth it.
90. **Insure your belongings.** Homeowner's insurance often covers only the structure, therefore you will want to purchase an insurance policy that will cover the replacement cost of your belongings should they be damaged or destroyed. In most cases, the most basic coverage will cover the value of the item and not the replacement value of the purchase price. Ask plenty of questions in order to ensure that if you need to go out and repurchase everything – you will have the ability to do so without worry.
91. **Keep your health insurance cards on hand at all times.** It is important to always have your health insurance cards at the ready in case you need to be taken to a hospital for any reason. Parents should keep the cards of their children on hand as well, in case of an emergency.
92. **If you are moving into a new area, talk to an insurance agent to find out what is commonly excluded based upon the location where you will live.** It is common for flood damage to be excluded from homeowner's policies in flood-ridden areas. Fire insurance is generally a separate policy, and most standard policies will not cover natural disaster (or, Act of God) damage.
93. **Set up an emergency financial fund.** It is a good idea to establish an emergency fund in a separate savings account. In the event of an emergency you may need to be able to pay for food, clothing and a hotel. Or, you may need to be able to replace your refrigerator due to flood damage. Either way, insurance companies often take weeks or longer to process emergency claims and you are better off being able to carry the upfront costs while waiting for reimbursement.
94. **Consider putting together an evacuation box.** This is a good way to make sure that you are ready if evacuation is imminent. Use a waterproof box that contains cash, maybe traveler's checks, medication, important papers and photographs of family members. It should also contain a list of important phone numbers and

- duplicate insurance cards, or copies. Anything else that you might need should be in this box.
95. **Store valuable papers off-site.** Many people have rented safe deposit boxes through their bank as a place to safely store records, papers and duplicates of important documents. This is a good place to store insurance policies, your will and a copy of your prescriptions.
 96. **Know ahead of time what you would take with you.** If you are faced with one hour until evacuation during an emergency, you will want to know ahead of time what you will want to grab first. Most likely, you will already have cash and important documents, but you should develop a list of items to grab and their location within the home. It is recommended that you take only those things that cannot be replaced.
 97. **Make sure that your will is up to date.** It's difficult sometimes to realize that in a natural disaster and other emergencies we put our lives at risk simply by being alive. Therefore, you should always keep your will updated and on file with an attorney. If you are a parent, be certain to include stipulations regarding your children.
 98. **Consider a savings account with a credit union or bank that is outside of your local area.** In the case of a major emergency, local banks will most likely be closed. Therefore, you would be wise to consider a bank account with an institution that will most likely be unaffected by a local emergency. It may take longer to get access to the funds, however at least you will be able to get to them.
 99. **Keep some of your investments liquid.** If you are the type of person to invest your emergency funds, that's a wonderful way to see your savings grow over time. However, if you need to wait ten days to liquidate an asset you may experience significant problems. Therefore, a money market might be a good idea for at least part of your emergency fund.
 100. **Know your local area.** Even if you are new to a location, it is important to know the area very well. You should have several planned routes for evacuation if necessary and you should know where to go in case of an emergency. Become familiar with where the police and fire departments are located as well as any other businesses or organizations that you may need in case of an emergency.
 101. **Keep copies of your computerized files.** It is important to always have a back up of your computer files in the event of any sort of emergency. Many people no longer keep paper records for their homes and businesses. A good idea is to make a DVD or CD back up every month and to place it somewhere that you can get to it in an emergency. You can place it in your firebox or consider keeping it at your office.