

Financial & Insurance Preparedness



Before an emergency: 1) Review your insurance policies or consider insurance options. Some policies may take 30 days or more to take effect. 2) Have access to your medical and other records. 3) Make sure you can readily access personal finances. 4) Have a digital or hard copy of the inventory of your home.

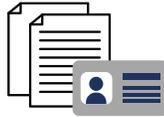
Financial:



FINANCIAL AWARENESS:

Read and download FEMA's **Emergency Financial First Aid Kit (EFFAK)** to better prepare your household to financially recover from disaster.

----> bit.ly/EFFAK-ENG



FINANCIAL DOCUMENTS:

Gather all **financial and legal documents** and store them together with the identification records in a water and fire proof container. Some examples may include: vehicle registration/ownership, bank statements, deeds, tax returns, etc.



EMERGENCY SAVINGS:

If possible, consider **saving money** in an emergency savings account that could be used in any crisis. Keep a small amount of cash in small bills to pay for essentials in case power outages result in cash registers not working.

Insurance:



HOMEOWNERS INSURANCE:

Look over all of your homeowner coverages and insurance policies to make sure the amount and types of coverage you have meets the requirements for all possible hazards. Most homeowner insurance policies don't **include flooding or earthquakes**, so make sure you're covered. Have a home inventory in the form of a list or video to facilitate a claim after an emergency.

----> uphelp.org/preparedness



RENTER'S INSURANCE:

If you are a renter and it's within your budget, **consider purchasing renter's insurance** for the contents of your residence. Bundling renter's insurance with car insurance can help you save money. This could protect your household in the event of a disaster or theft. Create a list or video of your home inventory to facilitate a claim after an emergency.

----> bit.ly/UPRenter



OTHER INSURANCE:

Include **medical and life insurance policies** with any policy or member ID numbers for easy reference. You may also include any living wills, models and serial numbers of medical equipment, caregiver agency contracts, and medicare/medical cards.