



# An Ounce of Prevention: The Importance of Disaster Preparedness

You've probably seen the news or even experienced the recent hurricanes on the east coast, read horror stories about the recent tsunami in Indonesia – and, if you're a California resident, been through your fair share of tremors and wildfire alerts.

If there's one thing Mother Nature has taught us, it's that large scale natural disasters can strike anytime. Regardless of where we live, who we are, or how much we have, these events can deeply impact our safety and the security of our families.

**That's why it's so important to be prepared – not only to survive a natural disaster, but to get back on your feet more rapidly afterwards.**

This article will cover the basics that you should consider putting in place to help keep your family safe.

For more detailed information, please contact us: we will help make sure that you have appropriate information controls, storage, and copies, as well as talk about any financial or practical issues that your family could face in the wake of a disaster.

## Basic In-Home Preparedness

The Red Cross recommends having a stock of [basic survival supplies](#) on hand in the event of a natural disaster. This includes enough water for several days, non-perishable foods, flashlights and batteries, and other tools.

We recommend reviewing the list and adapting it to your particular needs. For example, if you are reliant on prescription drugs, you may consider having extra at all times. If you have medication that requires refrigeration, a small back-up generator would come in handy.

## Emergency Essentials

There are non-survival items that are also helpful during an emergency. It's a good idea to have a "grab bag" containing personal and financial information, as well as cash for supplies. Ideally, your container would be waterproof and fireproof.

## Identification

- Drivers licenses
- Birth certificates, adoption papers, custody documents
- Marriage licenses
- Social Security cards
- Passports or other naturalization documents
- Military IDs or discharge papers
- Proof of ownership for pets, such as tag numbers, microchip registration, and photos of your family with the animal in case of loss

## Personal information

- Family and friends contact information
- Medical information, such as your insurance ID cards, physician contact info, and a list of your prescriptions

## Inventory of valuables

- Personal valuables like jewelry or artwork
- Electronics (including serial numbers)
- Receipts for large purchases like furniture, antiques, or other expensive items

## Financial account information

- Mortgage documents
- Property deeds
- Insurance policies
- Legal and estate planning documents
- Bank and investment account info or statements
- Routing numbers and contact information for funds transfer
- Tax returns
- Keys to any safety deposit boxes


Why is ID so important? You might need to provide proof of your identity before accessing emergency services, gaining access to your property, or to file claims. Keeping these documents together can simplify the recovery process after an evacuation or emergency.

Ideally, make an annual copy of everything you keep in your wallet and store it in a safe place. Don't forget to copy both the front and back of your credit cards!

Having either a list of items, a repository of photographs, or even a video walk-through of your home can be invaluable during an insurance claim process. Photos and videos are an especially effective way of documenting the state of your insured items and providing proof of damage (more on insurance later).

While it might seem ridiculous to have to carry around something like mortgage documents, you might need to provide proof of ownership for certain services or relief. Similarly, tax returns may be required to access certain forms of emergency aid or provide proof of eligibility.

If you prefer to store your contact information electronically, make sure you have appropriate backups and a way of charging your electronics in the absence of power.



**Tip: Get in touch with us to talk about recordkeeping and how we can help.**

## Cash is King

While recommendations for the amount will vary, **it's generally advisable to keep a stash of cash – and not just large bills – on hand for emergency use.** During natural disasters, access to ATMs can become impossible, but most businesses will still accept dollars.

We recommend having about a week's worth of cash on hand to cover lodging, gas or other transportation, food, and other expenses. Obviously, it's important to keep this money stored safely.

Beyond cash reserves, **you've probably talked extensively with your financial planner about emergency savings.** In the aftermath of an emergency, having easy access to your savings can be the difference between a rapid recovery and a stressful and halting process back to normalcy.

## Emergency and Recovery

While it is often difficult to think straight during an emergency, there are a few things that can be done proactively to speed up the recovery process.

**First and foremost, keep your receipts. Depending on your insurance coverage, you may be able to add these expenses to a claim:**

- Housing and food expenses
- Cost of temporary residence
- Additional cost for transport to and from school or work
- Storage services
- Any materials purchased for home repairs

**Also remember to keep all paperwork you receive from:**

- FEMA
- Your insurance company
- Any emergency agencies or aid services

### Secure your home and prepare for assessment

Make the temporary repairs that are necessary to keep your home safe (especially if you're still staying there). This might include covering windows with plastic, for example – again, these are very basic steps only. The general recommendation is to avoid extensive repair work until an insurance adjuster has assessed the property.

Again, if you have existing photos or video of your home and personal items to prove damage, this can speed up the claims process. Just remember not to throw out anything that's been damaged until after an assessment.

### Filing your claims

You may be required to obtain an independent assessment of your insured property prior to filing a claim, so it can be useful to have an understanding of your insurance company's procedures before a natural disaster strikes. This also provides a great opportunity to review your policy and ensure appropriate coverage.

If you've taken the steps above, the process of filing insurance claims is likely to be much smoother and faster – especially if you've retained access to all the important information required as part of the process.

## Let's Prepare – Together

No one wants to go through a natural disaster, and even with all the planning in the world it's an experience that can shake us to the core.

However, by preparing, you can help set your family up for a smoother and quicker recovery, which we think is well worth the time and effort.

Just remember, this isn't something you have to do on your own: it's a conversation we can have together. Contact us today and let's build your personal plan for emergency preparedness and disaster recovery.



**We recommend regularly reviewing your home insurance policies, particularly for earthquakes, theft, and fire, and consider flood insurance if you live in a flood-prone area.**

## Further reading

These links informed some of the key recommendations provided in this article and offer additional useful information about disaster preparedness and recovery.

Red Cross: Disasters and Financial Planning <https://www.redcross.org/content/dam/redcross/get-help/pdfs/disasters-and-financial-planning-guide.PDF>

Red Cross: Emergency Kit

<https://www.redcross.org/get-help/how-to-prepare-for-emergencies/survival-kit-supplies.html>

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