

Top Tips for Surviving Nature's Wrath

by Kitty Werner

Early morning, April 20, Plattsburgh NY was struck by a 5.1 magnitude earthquake. *Plattsburgh?* Yes! Plattsburgh New York. Not where you'd expect. Shortly after, tornadoes hit Maryland. *Maryland?* Yet most Americans don't realize that earthquakes, tornadoes, hurricanes and other property- and life-threatening weather events can happen anywhere in the United States. The big question is: Are you prepared for it? Do you have insurance coverage? Do you have emergency supplies on hand?

This is the start of the treacherous weather season, where the unpredictable is predictably brutal. Be prepared for it.

1. Get the Right Homeowners Insurance

There are five forms of homeowners insurance policies. Get the best you can afford. You can generally go one step higher in coverage while saving on premiums by taking a larger deductible; these range from zero deductible — the insurance company pays the entire bill, up to \$1,000 — you pay the first \$1,000 of the loss. *Remember, insurance can't help you if you don't have it.*

o HO-1 The Basic Form: This covers eleven types of losses to the structure of the house and its contents. Included losses are: fire and lightning, smoke, vandalism, theft, windstorms and hail, explosions, riots and civil commotions, damage by vehicles or aircraft, glass breakage, and volcanic eruptions.

o HO-2 The Broad Form: Covers all of the above plus damage from the weight of snow, ice, sleet, surges or short circuits in electricity or problems stemming from the malfunction of plumbing, heating, air conditioning systems or domestic appliances.

o HO-3 The Special Form: This is the most widely sold homeowners policy. It provides all of the above plus more extensive personal property coverage. The exceptions are: floods, earthquakes, war, nuclear accidents, and similar catastrophes.

o HO-5 The Comprehensive Form: Except for floods, earthquakes, and war, this policy covers everything but it is not available through all companies. If you have special circumstances, you can purchase riders to a Special Form to expand its coverage.

o HO-8 Older Homes Policy: This covers much older homes that would be prohibitively expensive to replace. It covers the Actual Cash Value or Market Value of the home at the time of damage, not the full amount of money you spent restoring it.

2. Take Good Care of Your Worldly Possessions

The contents of your house are insured as part of your homeowners insurance. Depending on your policy, they are insured for 50-75 percent of the value of your structure. In other words, if your house and its attached structures are worth \$100,000, your contents are insured for \$50,000 to \$75,000. Is that enough?

The value of your worldly possessions is calculated in two ways: Actual Cash Value or Replacement Cost. An actual cash value means the value of your computer, TV, couch or silverware at the time of your loss. If you have a three-year old refrigerator that cost \$800 new, its actual cash value at the time of loss may be only \$300, which is what you will get. Replacement cost, on the other hand, means you receive the amount of money it takes to replace that same refrigerator today.

3. Inventory Your Worldly Possessions

This can't be stressed enough: if you need to file a claim for loss or damage, how will you prove what you owned? Take the time to photograph and record the value of your possessions. Then make a list of them, detailing their costs at purchase and gathering any receipts you have. Take all of this information and store it somewhere *not in your house* such as a bank safety deposit box, or someplace not likely to be destroyed in a natural disaster.

4. Fill in the Gaps — Think About Flood Insurance

Think you don't need flood insurance? Think again. Even the desert floods. In fact, one in three flood insurance claims happens in a "low risk" area. Even if you don't live near water, hurricanes or quick snowmelts can cause flooding in places you wouldn't expect. Mudslides are covered under flood insurance.

Contact your insurance agency to see if you can get a policy through your current company or you can call the NFIP yourself at 888/CALL FLOOD for information. Online, check out the FEMA website at www.fema.gov.

5. Keep a Weather Radio on at All Times

Weather radios are cheap warning devices. It's a "normal" radio with a built-in emergency alarm that blasts out warnings for your area giving you time to prepare to hide or leave as the situation warrants. It's worth the investment. Check your local hardware store or other outlet for one.

Keep the backup batteries fresh. Your life could depend on it.

6. Have Emergency Supplies Handy

As it can take up to three days for emergency workers to get to a disaster site and set up, what do you do until then? With your own disaster kit, updated and placed in a convenient spot in your house, you can survive until help arrives. Pack the absolute basics: bottles of water, first aid kit, canned food and opener, large pocket knife, flashlight and extra batteries, emergency radio and batteries (there are great little solar and self-generating power affairs on the market now), matches, Sterno® stove and fuel, moist towellettes, water purifying tablets, blankets, candles plus anything else you can't do without. Keep these packed in a rugged backpack or duffle ready to grab and run.

7. Have a Place to Go for Shelter, Train the Family

Make these arrangements ahead of time. Know where your assigned emergency shelter is located. Where is the backup shelter? Make arrangements for any surviving pets. Have a meeting place for all family members. Practice with the kids on where to go and what to do when the alarm comes. In the event of a huge natural disaster, the relief teams and local authorities will direct you to help.

Kitty Werner is the author of
The Savvy Woman's Guide to Owning a Home
How to Care For, Improve and Maintain Your Home
Published by RSBPress ISBN 0-9710356-0-1 \$14.95
Reprints of this article in your publication are welcome.

These and other helpful tips (as well as the book) are available online at www.rspress.com and in bookstores everywhere.