AT A GLANCE: DISASTER PREPARATION CHECKLIST

- [ ] Download emergency and preparedness apps from redcross.org.
- [ ] Assemble a disaster supplies kit.
- [ ] Identify the emergencies most likely to happen in your area.
- [ ] Know the dangers in your home.
- [ ] Know your home's safety devices.
- [ ] Identify the safest places in your home.
- [ ] Make an evacuation plan.
- [ ] Make an emergency communication plan.
- [ ] Identify responsibilities for each family or household member.
- [ ] Prepare for special needs.
- [ ] Post emergency phone numbers.
- [ ] Identify a meet-up location.
- [ ] Know where to find help.
- [ ] Protect your business.

AT A GLANCE: PROTECTING YOUR PROPERTY CHECKLIST

- [ ] Take inventory of your assets and possessions. Document with photos and videos, and keep track of changing market values.
- [ ] Make sure you have adequate homeowners or renters insurance.
- [ ] Investigate whether you should invest in additional insurance, including coverage for likely weather disasters in your area.
- [ ] Consider adding an umbrella/excess liability policy.
- [ ] Determine if you need flood insurance.
- [ ] Prepare yourself for a potential insurance claim. Keep all paperwork in a safe location and make copies of relevant receipts.
- [ ] Research potential mitigation projects that could be implemented in and around your home.
- [ ] Consider tapping into your emergency fund or other savings for high-impact mitigation projects that could save you damages in a disaster.
- [ ] Do your due diligence before hiring contractors.

AT A GLANCE: PROTECTING YOUR HEALTH AND LIFE CHECKLIST

- [ ] Know what is covered by your current health insurance plan.
- [ ] If you do not have health insurance, visit healthcare.gov to investigate your options.
- [ ] If you cannot afford health insurance, you likely will qualify for some form of discounted insurance or government assistance.
- [ ] Make sure to obtain at least minimum health insurance to cover catastrophic emergencies.
- [ ] Keep health insurance coverage in force when changing jobs.
- [ ] Compare your health insurance with that of your spouse to see which plan has better coverage.
- [ ] Maintain an emergency fund to cover potential gaps in coverage in case you become disabled or unable to work.
- [ ] Consider purchasing additional disability insurance.
- [ ] Periodically evaluate your life insurance needs and current coverage.
- [ ] Update insurance beneficiaries after life events such as marriage, divorce or the birth of a child.
- [ ] Consult a financial professional to evaluate your current and future insurance needs.

AT A GLANCE: PROTECTING YOUR LOVED ONES CHECKLIST

- [ ] Consult a financial planner and/or estate planning professional to create your estate planning documents.
- [ ] Store your original will and other documents in a safe, accessible place (not a bank safe deposit box, which may be sealed at the time of your death).
- [ ] Write a letter of intent and share it with your loved ones.
- [ ] Consider unique circumstances, such as a dependent with special needs.
- [ ] Understand the steps to take immediately following the death of a family member.
- [ ] Understand what is required of you as the executor of an estate.

AT A GLANCE: PROTECTING YOUR RECORDS CHECKLIST

- [ ] Organize important papers and put them in a box that you can grab in the event of an emergency.
- [ ] Store original documents, property deeds and birth certificates in a bank safe deposit box.
- [ ] Do not store your original will in a bank deposit box because it may be temporarily sealed upon your death. Store with your lawyer or a trusted person instead.
- [ ] Maintain duplicate records in a separate location and in the cloud with a provider that uses encryption and has a history of good security.
- [ ] Keep important records, account numbers, access codes and contact information in your disaster supplies kit.
- [ ] If you ever are in a disaster, keep detailed records of the chain of events and document all damage with photographs and video when possible.

AT A GLANCE: RECOVERING FROM A DISASTER CHECKLIST

- [ ] Know your workplace disaster plan and benefits options.
- [ ] Notify your employer right away if you are affected by a disaster or become disabled.
- [ ] Know your rights under the Americans with Disabilities Act (ADA).
- [ ] Understand your potential government benefits after a disaster or disability.
- [ ] Research special programs (such as veterans benefits) that apply to your family.
- [ ] Beware of common frauds.
- [ ] Always be cautious when wiring money.
- [ ] Run your own background checks on any service providers.
- [ ] Consider your potential sources of cash.
- [ ] Consult a financial professional before taking on a reverse mortgage or tapping a retirement fund.
- [ ] Make efforts to manage and pay down your debt.
- [ ] Locate account numbers and contact information for your loans and credit cards in your disaster supplies kit.
- [ ] Take care of your emotional health.