



NW Insurance Council

Consumer Alert

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National Preparedness Month: Insurance and preparation are keys to disaster survival and recovery

What to Know

- September is *National Preparedness Month*. Visit FEMA's [National Preparedness Toolkit](#) and Insurance for Business and Home Safety's [Open for Business](#) for information.
- A standard Homeowners insurance policy does not cover flood, earthquake or landslides but separate coverage is usually available.
- A complete home inventory of your possessions will help you and your insurance company speed the recovery process if you suffer an insured loss.

BOISE, ID, September 09, 2022 – September is [National Preparedness Month](#), and NW Insurance Council joins local, state and federal agencies and organizations in urging people to be ready before natural disasters strike.

The Pacific Northwest region often faces threats from many natural disasters, including earthquakes, tsunamis, wind and rainstorms and sometimes-devastating wildfires. These disasters can happen at any time and will not wait until the COVID-19 health crisis is over, so more than ever it is essential that Northwest families and businesses take steps now to prepare.

“Recent events, from spring floods and summer hailstorms to spreading wildfires, remind us that natural disasters can happen anywhere in the Northwest, at any time,” said Kenton Brine, NW Insurance Council president. “Planning ahead for evacuations and being financially protected against loss can save lives and safeguard your family’s future.”

To help families get started, the NW Insurance Council suggests taking these three steps to prepare for the next disaster:

1. Create an Emergency Plan

Emergency management officials suggest that families have a plan and supplies to be self-sufficient for at least three days after a disaster. Having supplies for up to two weeks is even better to survive the aftermath of a disastrous event. Your family’s emergency plan should also consider how you’ll respond to a Level 3 “get out now” evacuation notice in the event of a wildfire.

- **Develop an effective disaster preparedness plan** for your family. Visit FEMA’s [National Preparedness Toolkit](#) for information about how to develop a plan. For businesses, visit the Insurance for Business and Home Safety’s (IBHS) disaster planning toolkit [Open for Business](#), which is designed to help businesses plan for any type of business interruption so it can quickly re-open and resume operations after a disaster.
- **Develop an “escape plan”** in case of an evacuation order that requires immediate departure from your home. Plan ahead how you will exit your dwelling, where family members will reunite if separated, what routes are available to leave a fire-threatened area (consider multiple routes) and have a checklist of items ready to “grab and go” ahead of time. Find out more about disaster planning at [Ready.gov](#).
- **Become familiar with your community’s disaster preparedness plans** by visiting the community's official website or stopping by city hall. For more information about statewide emergency preparedness plans, visit the [Idaho Office of Emergency Management](#). Know your evacuation routes and agree on a meeting place for your family.

- **Develop an emergency kit that includes at least a three-day supply** of drinking water and food you don't have to refrigerate or cook. The kit should also contain first aid supplies, a weather radio, battery-operated lights and batteries, candles, clothing, blankets, medicine – including food and medicine for your pets – copies of your insurance policies and some basic tools. More disaster planning resources are available at www.redcross.org.

2. Create a Home Inventory

Having a home inventory can help you and your insurance adjuster settle your claim faster if your home or business is damaged or destroyed by a covered disaster. Here is some information to get started:

- **Creating a home inventory** does not have to be a time-consuming task. One way to start is to pick an easy room first, then focus on one room at a time using your phone's video or camera and adding notes about the purchase price or estimated value. See our [Home Inventory Fact Sheet](#) for a more detailed list of how to create a home inventory.
- **Save receipts, purchase contracts and appraisals** so you have proof of an item's value. Store original copies in an off-site location, such as a safe deposit box, or take photos with your smartphone and save them to "the cloud." Experts advise NOT including personal financial information in your "emergency kit," to avoid having that information lost or stolen during an emergency. Instead, they advise that people create a "digital financial binder" with scanned images or photos of sensitive financial information.
- **Store your home inventory** in waterproof containers offsite in a safety deposit box or "in the cloud" for access when you need them.

3. Review Your Insurance Policies

It's critical to know what kind of damage is covered under your standard home or business policy and to talk with your insurance company or agent about appropriate additional coverage to protect your investment in your home, your possessions and your business.

- **Review your insurance policies** to be sure you have the right coverage to meet your needs. Find out what your insurance will cover – and what it won't. Most [Homeowners](#) and [Business Insurance](#) policies do not cover damage caused by flood, earthquake, landslides or tsunamis – but that coverage is typically available for an additional premium. Also, to avoid being left “underinsured,” it’s a good idea to explore with your insurer the amount of coverage you have in the event of a total loss of your home, and to clarify whether or not your home has “replacement cost” coverage, with policy limits that increase as the costs of rebuilding after a disaster go up over time.
- **Flood Insurance can be purchased** in most communities through the [National Flood Insurance Program](#). You may be able to purchase [earthquake coverage](#) separately through your Homeowners insurance company or through a specialty carrier.
- **To insure against earth movement**, such as landslides, mudslides or sinkholes, homeowners should speak to a reputable insurance broker about a “Difference in Conditions” policy offered by specialty or “surplus lines” insurers. Surplus lines insurers offer products that typically are not offered by “standard” insurers. Visit [Surplus Line Association of Idaho](#), or ask your own agent or company, to find out more about surplus lines brokers/insurers in Idaho.

For more information, contact NW Insurance Council at 800-664-4942 or send an e-mail to info@nwinsurance.org.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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