

## **Preparing for Natural Disasters** **By Basil Housewright**

Our weather continues to wreak havoc in many parts of the country with a new natural disaster happening so frequently resulting in destruction of property and injuries and loss of lives that it has become very alarming. In just a matter of moments a natural disaster can destroy your family's home, auto and most treasured possessions. Having a plan is a great way to defend you and your family and your belongings from natural disasters. It is also important to make sure your insurance coverage is up to date by speaking with your local independent insurance agency. Following are five (5) steps you might take to financially prepare for the worst.

Conduct a yearly insurance review of your home insurance policy and limits. This should help to ensure you are adequately insured and be aware of what your deductibles are since this will be the portion of the potential repair cost you will incur before the insurance pays for costs associated with the damage. Higher deductibles are recommended to help keep the cost of insurance affordable but you need to also make sure you tuck some of the savings away each year so if you do have a loss the out of pocket costs will not be a hardship.

Discuss purchasing additional insurance to cover natural disasters such as flood insurance for your home. The standard homeowner's insurance policy does not cover losses as a result of floods. Most flood losses are to homes in low to moderate flood risk areas so do not think; my home will never flood.

Consider things you can do to reduce damage to your property when severe weather occurs. Many in hurricane prone areas have in storage plywood covers for exterior windows. Before a wind storm moving loose items such as lawn or pool furniture indoors. If flooding is imminent move personal property onto tables or to the 2<sup>nd</sup> story.

Take an inventory of your home's contents and store copies on-site and at another remote location like computer cloud storage, at your office or a bank safe deposit box. Without it you may have to rely on your memory to determine what you lost. The home inventory will speed up the claims process and insure you are fully compensated for your lose.

Prepare for power outages, inconveniences and scams which can affect you finances and ability to travel. When power is out you may not have the ability to pump gas, withdraw cash from an ATM, or pay for things electronically via credit card. So as a storm approaches fill up your car with gas, have extra cash on hand, and fully charge all your electronic devices and consider the purchase of backup batteries for essential electronics such as your smart phone.

Floods, hurricanes, tornadoes, wildfires and other natural disasters many times give us very little warning so always be prepared with a plan in writing of what your family should do. Such as where should we all meet if we can't go home, maybe like at Grandmas in a neighboring town. Many times cellular services are rendered inoperable during natural disasters due to system overloads so make sure everyone knows the plan ahead of time. Just a few thought provoking items to maybe assist you in preparing for the worst.

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