

The Post Rock Connection
Post Rock Extension District #1 Family and Consumer Sciences Column
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By Brenda Langdon, Family Resource Management Agent

Get Financially Prepared: Take Steps Ahead of Disaster

Disasters such as tornadoes have been significant news stories in the last few years. Would you have been prepared if you were in this situation? In planning to be prepared you should include a household inventory, check your insurance coverage and prepare a grab-and-go box.

Prepare a Household Inventory – A household inventory is an itemized list of contents of your home, including basement, attic, garage and small buildings. In case of a loss, your insurance company will require a listing of all items lost or destroyed in order to settle the insurance claim.

When making an inventory, photograph or videotape every wall in each room of your home and storage areas. Photograph open closets, cabinets, cupboards, and drawers. When videotaping, verbally describe the contents as you move around a room. Be as specific and accurate as possible when describing your furnishings and belongings. Also include any personal items owned by family members but not always stored at home, such as sports equipment stored in school lockers. Save photos or video on a flash drive or other media storage device and put in a safe deposit box or safe.

Review Your Insurance Coverage – Review your insurance coverage at least annually. Make sure you have adequate coverage on your home, vehicles, and possessions. If at all possible, set aside emergency funds to cover the policy deductibles.

Create a Grab-and-Go Box – If you had only a few moments to evacuate your home, would you have access to cash, banking services and the personal identification needed to conduct your day-to-day financial life?

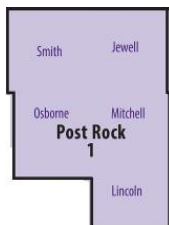
Consider keeping the following items in a secure place in your home, such as a waterproof, fireproof container that can be taken with you at a moments notice:

- Identification and other key documents that may be needed to restore your financial records including copies of your drivers license, passports, social security cards.
- Insurance cards, policies, or other proof of insurance coverage
- Household inventory
- Bank account numbers, cash
- Copies (front and back) of ATM, debit and credit cards
- Phone numbers and account information for all financial services and insurance providers
- Important telephone numbers (family members, doctors, veterinarians)
- Names and prescription numbers for medications
- Safe deposit box key
- Pocket notebook and pen or pencil

If the following items are not kept in a safe deposit box, they should also be kept in your grab-and-go box.

Family records (birth, marriage, death certificates), wills, contracts, deeds, stocks, bonds and titles to vehicles.

The Post Rock District of K-State Research and Extension serves Jewell, Lincoln, Mitchell, Osborne, and Smith Counties. Contact Brenda at bklangdon@ksu.edu or by calling 785-346-2521. Stay connected with "Post Rock Extension" on Facebook, Twitter, Instagram, and YouTube. Our website is www.postrock.ksu.edu.



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