



## Preparing Financially for a Disaster

By their very nature, disasters often strike without warning. Whether it be a fire, flood, or hailstorm, it's a good idea to have your personal finances in order before Mother Nature may knock at your door.

### 1. Properly insure your property.

At a minimum, buy full replacement or replacement cost insurance. It's important to note that flood damage is not covered by homeowners' policies.

### 2. Have cash on hand.

Keep a small amount of cash on hand to pay for food, hotel rooms, or whatever you may need if your home is uninhabitable.

### 3. Safeguard important papers.

It will be easier to pick up the pieces in the days following the disaster if you have safeguarded important documents.

### 4. Organize other records.

If you must evacuate your home suddenly, keep important records handy and in one place for easy access.

### 5. Take steps to protect your belongings.

Before disaster strikes, take steps to protect your property like building a tornado safe room, learning how to shut off your utilities, and replacing a roof's wood shingles with a material that is more fire resistant.

Visit [www.ValueYourMoney.org](http://www.ValueYourMoney.org) for more personal finance advice.  
Brought to you by the Texas Society of Certified Public Accountants

## Preparing Financially for a Disaster

By their very nature, disasters often strike without warning. Whether it be a fire, flood, or hailstorm, it's a good idea to have your personal finances in order before Mother Nature may knock at your door.

### 1. Properly insure your property.

At a minimum, buy full replacement or replacement cost insurance. It's important to note that flood damage is not covered by homeowners' policies.

### 2. Have cash on hand.

Keep a small amount of cash on hand to pay for food, hotel rooms, or whatever you may need if your home is uninhabitable.

### 3. Safeguard important papers.

It will be easier to pick up the pieces in the days following the disaster if you have safeguarded important documents.

### 4. Organize other records.

If you must evacuate your home suddenly, keep important records handy and in one place for easy access.

### 5. Take steps to protect your belongings.

Before disaster strikes, take steps to protect your property like building a tornado safe room, learning how to shut off your utilities, and replacing a roof's wood shingles with a material that is more fire resistant.

Visit [www.ValueYourMoney.org](http://www.ValueYourMoney.org) for more personal finance advice.  
Brought to you by the Texas Society of Certified Public Accountants

