



Preparing Financially for a Disaster

By their very nature, disasters often strike without warning. Whether it be a fire, flood, tornado, 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.** Cash can 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 following a disaster if you have safeguarded important documents.
- 4. Organize other records.** If you must evacuate your home suddenly, keep key records handy.
- 5. Take steps to protect your belongings.** Before disaster strikes, consider 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.

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