



DISASTER



CLICK ON THE BOOK AT LEFT TO DISCOVER FREE REOURCES

RECOVERY



## ARE YOU REALLY PREPARED FOR THE NEXT DISASTER?

Now is the time to get prepared and learn what recovery entails. Effective preparedness must include a recovery plan that plots out the steps you and your family will need to take immediately after a disaster. The Red Guide to Recovery provides the pertinent details you need to know.



*"The Guide is customized to our specific area and was developed to provide a tool that fire companies can distribute to residents who have experienced property loss or damage."*

— Chief Augie Ghio, Fire Chief San Miguel Consolidated Fire Protection District, Past President of The San Diego County Fire Chiefs' Association

### What Can We Learn from Super Storm Sandy?

Super storm Sandy has once again raised the issue of how important it is for all of us to be prepared for the unexpected. Having 3 days worth of supplies like food, water, medications, and other essential items is very important, but is it really enough? What happens on the 4th day or after the first responders leave the scene? Have you thought about or planned for your recovery? We have a vast array of preparedness and recovery resources on our website to help you at: <http://www.theredguidetorecovery.com/recovery-tools/disaster-recovery-resources/>

After a disaster there are two types of people that emerge, survivors and victims. Here are a few characteristics that show the actions or choices of each.

#### Survivors

- Have adequate provisions, preparations, and support
- Make educated and deliberate decisions
- Have sufficient insurance coverage
- Planned for recovery in advance
- Are aware of scams and unscrupulous sales tactics
- Know where to find sources of assistance and who to turn to for sound advice

#### Victims

- Failed to prepare or plan
- Make hasty decisions in an attempt to quell the chaos
- Have insufficient insurance coverage or none at all
- Made little or no preparations for recovery
- Fall prey to deception, misinformation, and scams
- Don't know who to trust or who to turn to

## 7 SIMPLE TIPS On How To Prepare for Recovery

**1. Get insurance** Whether you rent or own your home, be sure to get sufficient insurance to cover your home and personal property. Having good insurance coverage is one of the key components to a successful recovery. If you live on the coast, near a body of water, or in an area that has a risk of flooding, consider purchasing flood insurance. Standard homeowners' insurance policies typically exclude damages resulting from flooding, tidal surges, or rivers that overflow. For more information on flood insurance and what it covers, contact the **National Flood Insurance Program** or visit their website at: [www.floodsmart.gov/floodsmart/?cid=Search\\_Google\\_Adwords\\_FEMA\\_Brand](http://www.floodsmart.gov/floodsmart/?cid=Search_Google_Adwords_FEMA_Brand)

**2. Document your home** Video tape and/or photograph your entire home, room-by-room and its contents.

**3. Create an inventory of your belongings** Create an inventory of all of your personal property by using the **Personal Property Memory Jogger**, that can be downloaded free-of-charge. This will help you to recover the replacement value of items that are damaged or destroyed and help you to maximize your insurance coverage recovery.

**FREE MEMORY JOGGER**

**4. Back up your computer and copy sentimental items** Back up your computer to an external hard drive or other means so you don't lose your data. Also, make copies of sentimental items that may not be replaceable such as your family photos and cooking recipes.

**5. Document the features and fixtures in your home** Download and use the (NEW) **Dwelling Inventory of Features & Fixtures**. This tool details the kind and quality of treatments and elements within your home that are considered to be part of the home. Items like the type of window coverings, floor coverings, countertops, light fixtures, wood work, etc. are some of the items you will need to provide your insurance adjuster so an accurate replacement cost can be established.

**FREE DWELLING INVENTORY**

**6. Make a floorplan** Create a simple floor plan of your home that shows the room dimensions, door locations, windows, cabinetry, and any other pertinent features. This will help your insurance adjuster estimate repairs or replacement costs.

**7. Learn what the recovery process entails** Get a copy of *The Red Guide to Recovery – Resource Handbook for Disaster Survivors*. This book details what steps to take after a disaster and will help you plan for recovery before the next disaster strikes.

**GET THE BOOK**

#### QUICK LINKS



Feature Videos

FREE Downloads

How To Get The Guide



HELP US BUILD RESILIENT COMMUNITIES BY LINKING TO US!

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