

How to Be Prepared if Disaster Strikes

Severe weather that damages homes and displaces residents can happen at any time. Planning before disaster strikes helps people stay safe and limit property damage. Don't wait until the forecast calls for severe weather because you may not have enough time to prepare.

Here are several tips to help you and your family plan for emergencies.

- **Know the Type of Risk in Your Area.** Most communities face specific types of hazards. It is essential to learn the risks specific to your home and how to assess them if you are away from home. Also, states and localities have emergency alert systems to notify residents should dangerous weather start to approach their area. Visit [ready.gov/alerts](https://www.ready.gov/alerts) to learn more about the types of notifications available.
- **Check Your Home Owners Insurance Policy.** You must review your insurance policies to make sure you are covered for losses incurred as a result of a natural disaster or brutal storm. Damage caused by flooding, earthquakes and hurricanes is generally not covered by your regular homeowner's policy but can be purchased separately.
- **Create a Family Emergency Plan.** When harsh weather hits, you should have a plan to stay connected with your family or loved ones. Ready.gov recommends putting a communication plan together with your family to know how to contact one another and reconnect if separated. Experts suggest choosing a family meeting place that is familiar and easy to find.
- **Assemble a Disaster Kit.** An emergency supply kit will help you and your family with natural disasters. You may lose power or need to evacuate your area, so it is vital to have essential items on hand. Your kit should contain basic items such as water, food, a flashlight, a first aid kit, and a whistle to signal for help. Consider what unique items you may need for your family, such as supplies for seniors or pets. For additional ideas on creating an emergency supply kit, visit [ready.gov](https://www.ready.gov).

Taking these steps can help keep you and your family safe. For more disaster resiliency tips for you and your home, visit www.midshoreshomebuilders.com.

