



Each year, weather-related disasters affect the lives of hundreds of thousands of people. Fires, floods, earthquakes, and man-made disasters are only a few of the many different forms of emergencies. Basic services like electricity, gas, water, sewage treatment, and telephone service could be interrupted for days, even weeks. You might not have immediate access to local responders, or they might need to direct their attention elsewhere – which is why you need to be ready.

Prioritizing the safety and well-being of your loved ones is essential in today's unpredictable world. Carefully planning and implementing personal insurance policies can eliminate stress and help safeguard against potential damages. Be sure you understand the protection offered by your home insurance policy so you can be better prepared for any eventuality.

TYPES OF COVERAGE

There are a variety of insurance options designed to safeguard your home and cherished possessions, ensuring peace of mind no matter the circumstances you may face.

These can include:

- **Dwelling Coverage** - may contribute to the cost of rebuilding or fixing the physical structure of your house if a covered danger causes damage to it. Dwelling coverage often covers your home as well as any adjacent or related structures, such as a garage.
- **Other Structures Coverage** - helps cover the cost of replacing or repairing non-home structures like a fence or detached garage/shed that are harmed by a covered risk.
- **Personal Property Coverage** - helps pay for the cost of your personal belongings in the event that they are lost, stolen, or damaged as a result of a covered loss or risk.
- **Loss of Use Coverage** - provides coverage for living costs incurred if a covered risk leaves your house uninhabitable.

PREPARING YOUR INSURANCE

Preparing your insurance for a weather-related disaster is essential to protect your home and property. This can include:

- Reviewing the coverage you have in place to ensure it meets your needs, and consider additional coverage if necessary.
- Depending on the type of storms common in your region, make sure that insurance coverage includes the protections you need against commonly excluded weather damage, such as flood or wind damage. Ask if additional endorsements are available for special circumstances.
- Check to see if any of the additional costs related to a weather-related event might be covered, such as extra living expenses if you are forced to stay elsewhere.
- Keep detailed records and photographs of your home and the belongings inside in case any damage does occur.
- Keep in touch with your insurance agent or company so that you can discuss any necessary changes or adjustments to your policy should a weather-related disaster occur.

Taking these steps will ensure that you and your family are covered if such an event were to occur.

PREPARING FOR A DISASTER

Once you have reviewed your insurance and know what coverages it offers, it's important to make sure that you and your family are ready for any potential weather events. The best way to be prepared is to start gathering supplies as soon as possible.

Here are three simple checklists you could use to help prepare for various elements of a weather-related disaster:

SUPPLY KIT

- Water (1 gallon/person, for 3-7 days)
- Food (non-perishables, utensils, and food for elderly/infants)
- Blankets, pillows, and other comfort items
- Clothing (long sleeve, short sleeve, sweats, and rain clothes)
- First aid kit
- Flashlight (extra batteries)
- Toiletries
- Charged cellphone
- Cash
- Important documents
- Battery-operated radio

FAMILY PLAN

- Go over the potential dangers to come
- Identify the safest room in your home
- Figure out the best exit routes
- Set a point of contact who's in a different location
- Plan for any pets
- Refresh first aid and CPR training

EVACUATION

- Fill up your car with gas
- Make transportation arrangements with others
- Bring your supply kit
- Have a battery-operated radio
- Leave before you get trapped by dangerous weather
- Follow evacuation routes

When the skies turn ominous and nature's fury threatens to strike, it's crucial for you to be one step ahead. By understanding your potential perils and crafting a plan of action—including the right insurance protections—you'll provide a shield of safety for both yourself, your family, and your future.

For more guidance on keeping you, your loved ones, and your belongings safe, and ensuring you have the right home insurance coverages – **reach out at info@kapnick.com or 888.263.4656.**

