

# **The Catholic Disaster Preparedness Program**



*For Individuals, Families, Parishes and  
Your Local Community*

## **Part I: Preparing Individuals and Families**

# **Participant Guide**



*Working to Reduce Poverty in America.*

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# Preparing Individuals and Families, Video 1

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## VIDEO 1 INTRODUCTION



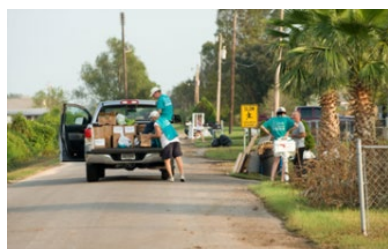
Catholic Charities USA is the official domestic relief agency of the U.S. Catholic Church.

It serves individuals, families, and communities impacted directly or indirectly by disaster events, when there is a lack of sufficient resources to recover.

In these disaster response and recovery efforts, Catholic Charities USA supports the affected Catholic Charities agencies providing direct assistance to vulnerable survivors.

Assistance may include:

- Distribution of immediately-needed goods and supplies
- Disaster case management
- Home repair/rebuilding
- Financial assistance
- Other programs and services that enable long-term disaster recovery



In addition, Catholic Charities USA assists local Catholic Charities Agencies by providing training and other resources to enhance disaster preparedness within their dioceses.

This program is called the Catholic Disaster Preparedness Program for Individuals, Families, Parishes, and Your Local Community.

## Catholic Disaster Preparedness Program Objectives

- Prepare as Catholic individuals and families for disasters and emergencies
- Prepare as Catholic parishes so that our sacraments and services will be available to those recovering
- Prepare as Catholic members of the community to help all of our neighbors in time of crisis

Part I of the Catholic Disaster Preparedness Program is called Preparing Individuals and Families.

### Scripture Reading

This reading from the Book of Genesis illustrates that God encourages people to prepare themselves for troubled times.

A reading from the Book of Genesis 41:47-49, 53-56:

During the seven years of plenty, when the land produced abundant crops, Joseph collected all the food of these years of plenty that the land of Egypt was enjoying and stored it in the cities, placing in each city the crops of the fields around it. Joseph collected grain like the sands of the sea, so much that at last he stopped measuring it, for it was beyond measure.

When the seven years of abundance enjoyed by the land of Egypt came to an end, seven years of famine set in, just as Joseph had said. When all the land of Egypt became hungry and the people cried to Pharaoh for food, Pharaoh said to all the Egyptians: “Go to Joseph and do whatever he tells you.” When the famine had spread throughout the land, Joseph opened all the cities that had grain and rationed it to the Egyptians since the famine had gripped the land of Egypt.

### Introduction to Preparing Individuals and Families

Preparing Individuals and Families addresses five overall learning objectives, in two video sessions, providing examples and resources to enable learners to accomplish them.

Video 1:

- Why Prepare?: State reasons why it is important to prepare ourselves and families for disasters
- Making Household Plans: Based on hazards in our area, develop written plans for safety, sheltering, evacuating and communicating with family
- Preparing Emergency Supplies: Identify what to collect for our specific family needs

Video 2:

- Protecting What’s Important: Recognize and know how to protect identification and records needed during and after a disaster
- Exploring Insurance: Know what to look for in reviewing policies or seeking new coverage for disaster impacts

Video 2 also includes a Wrap Up that will help us decide our individual next steps toward disaster preparedness.

This Participant Guide is for use during and after the training. It includes important teaching points, space for you to take notes if you wish, and instructions for activities.

## Key Terms



**Disaster Preparedness** means having a defined plan for what to do when a disaster strikes, knowing the immediate supplies that would be needed and how to have them at the ready until additional resources are available.



**Resiliency** is the ability to withstand and recover from disasters as well as to learn from past disasters to strengthen future response and recovery efforts.



**Mitigation** refers to the steps we take to actually reduce or eliminate the potential damaging effects of a disaster. You can take mitigation steps prior to, during, or after an incident, like:

- Installing storm shutters to protect windows, and strengthening your roof against high wind
- Unblocking a storm sewer grate clogged with debris that is causing flooding, or
- Clearing dry leaves from around your home in a wildfire risk area

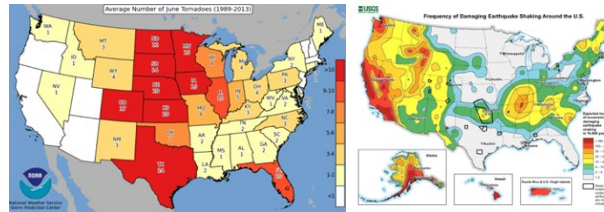
## Why Prepare?



Why Prepare? addresses:

- Motivation for undertaking disaster preparedness
- How disaster preparedness and Catholic Social Teaching are connected

## Natural Disasters Affect the Whole Community



Most of us are aware of historic disaster events that have affected the area where we live.

But if we have not experienced a disaster, or if a different hazard event occurs, it is difficult to envision the outcomes. To prepare ourselves and our families effectively, we have to consider how a disaster affects the whole community.

### “Natural Disasters Affect the Whole Community”



How would events like the disasters in the video impact you, your family, your parish and your community?



## Disaster Planning Protects Us and our Families



Planning what to do before disaster strikes is the best way to protect your family and other household members.

By preparing for disasters in our lives we build resiliency, which can:

- Reduce fear and anxiety
- Reduce potential damage
- Better protect our household and ourselves

When we are more resilient we are not only better prepared for a major disaster event, but we are also better equipped to manage the many possible emergencies that can occur in our lives, like loss of power, injury to a household member, or even loss of your identification, such as a driver's license, passport, or credit card.

## Disaster Preparedness Aligns with Catholic Social Teaching



Catholic Social Teaching reminds us that we uphold the dignity of every individual, and to serve, with special care, the poor and vulnerable in our communities.

- We believe that the person is not only sacred but social and so we understand that people have a right and a duty to participate in society, seeking together the common good. The work we do ensures that people have the opportunity to actively and fully participate.
- When our own families are prepared for disasters, we are better able to answer our Gospel call to help others.

This training is designed to prepare families to restore light, or hope, to their lives following a disaster by preparing before the event occurs.



## Making Household Disaster Plans



This topic, Making Household Disaster Plans, shows us how individuals and families can develop plans for safely navigating emergencies they may encounter. It will help us answer the questions that provide the substance of our plan.

- What hazards may impact me?
- How will I receive emergency alerts and warnings?
- What is my shelter plan?
- What is my evacuation route?
- What is my household communication plan?

## What Hazards may Impact Me?



Please refer to the list of common US hazards below. Put a mark next to those that have or are likely to affect you and your household in the future. Add any other hazards that you believe could affect you but are not on the list.

HAZARDS	Has It Ever Happened here?		Could it Happen Here?	
	Y	N	Y	N
Fires (e.g., home fire and/or wildfire)	Y	N	Y	N
Tornadoes and Severe Storms	Y	N	Y	N
Floods (e.g., river flooding, flash flooding)	Y	N	Y	N
Earthquake	Y	N	Y	N
Extreme Cold/Winter Storms	Y	N	Y	N
Extreme Heat/Drought	Y	N	Y	N
Man-made Disasters (e.g., hazardous material spills)	Y	N	Y	N
Terrorism, Violent Persons, Active Intruder/Shooter	Y	N	Y	N
Fires (e.g., home fire and/or wildfire)	Y	N	Y	N
Tornadoes and Severe Storms	Y	N	Y	N

The American Red Cross has an interactive hazard map that identifies the most common disasters by region called Common Disasters Across the U.S. (<https://www.redcross.org/get-help/how-to-prepare-for-emergencies/common-natural-disasters-across-us.html>)

FEMA has a website that allows you to search for all the disasters that have occurred in your state: Disasters (<https://www.fema.gov/disasters>)

*Links also included in the Resource Section.*

## How Will I Receive Emergency Alerts and Warnings?



Begin your household plan by deciding how you will receive alerts and warnings.

Plan to use as many methods as possible to make sure you know what is happening.

- A NOAA Weather Radio, television, commercial radio, outdoor warning sirens, scanners, the Internet, pagers/cell phones/PDAs are all ways to update yourself on warnings.
- Sign up for Wireless Emergency Alerts that allow customers who own cell phones and other compatible mobile devices to receive text-like messages from the National Weather Service or Emergency Management agencies about imminent threats to safety in their area.
- Check with your wireless carriers to find out if your cell phone is capable of receiving Weather Emergency Alerts.

Wireless Emergency Alerts: <https://www.weather.gov/wrn/wea>

Receiving NWS warnings: <https://www.weather.gov/oun/safety-severe-receivingwarnings>

Know Your Alerts and Warnings: [https://www.fema.gov/media-library-data/1530813947931-9aaf619693198d4d0eb96f80d8cb4657/P1093\\_KnowYourAlertsAndWarnings\\_070318.pdf](https://www.fema.gov/media-library-data/1530813947931-9aaf619693198d4d0eb96f80d8cb4657/P1093_KnowYourAlertsAndWarnings_070318.pdf)

***Links also included in the Resource Section.***

Perhaps the most commonly known warning is a smoke alarm. Smoke alarms should be installed near each sleeping area and on every level of your home.

The U.S. Fire Administration recommends:

- Testing smoke alarm batteries twice each month, and
- Changing the batteries twice each year such as when you set your clocks for Daylight Savings time

Remember those with special needs when considering how alerts and warnings will be received.

- Audible cues for visually impaired
- Visual cues for hearing impaired

## What is my Shelter Plan?



For many disasters, we have two options - Stay or Go!

- The Stay option is called “Shelter in Place.”
- When working on your household plan, refer back to the list of hazards that may affect your household.
- Decide which situations may allow you to shelter safely in place, and which ones require evacuation.
- Identify best option for heat, winter storms, tornadoes and other severe wind storms.

### Extreme Heat or Cold



- Extreme heat weather - plan to shelter in an air-conditioned building
- Extreme cold weather - plan to shelter in a heated building

### Severe Wind Events: Tornado Safe Rooms



- Severe wind events like tornadoes – shelter in place ideally means moving all household members to a “safe room,” built according to strict design standards
- Such safe rooms may be constructed in a basement in the interior of a home or garage, or even away from the home

“Viewing New Castle” demonstrates the value of tornado safe rooms.

## **Severe Wind Events: Basements and Storm Cellars**



- The next best option for shelter from severe wind storms in the home is a basement or storm cellar.
- In a home with no basement or cellar, get to a small interior room on the lowest level, with few or no windows.

In either case the household plan should be clear about the need to enter the safest room as soon as you are notified of a tornado warning.

Keep an emergency kit located in the area where you plan to shelter in place.

The National Weather Service website has information on surviving severe weather in homes without basements or saferooms, and for people living in apartments and mobile homes (<https://www.weather.gov/oun/safety-severe-homesafety>)

*Link also included in the Resource Section.*

## **Earthquake: Drop, Cover and Hold On**



**Where would you shelter from high wind or earthquake damage in your home?**

## What is my Evacuation Route?



Evacuation means leaving the house.

- Depending on the hazard event, evacuation may mean moving not far from the house to a safe location, or it may mean travelling many miles to find safety.
- A fire emergency is one example of an event that would require the immediate evacuation of the household.
- According to an American Red Cross 2016 publication, fire experts agree that people may have as little as two minutes to escape a burning home before it is too late to get out.

### Fire Evacuation

For a fire evacuation plan, draw a home floor plan and choose at least two escape routes from each room.

- In your plan, don't forget that individuals in your household may have unique needs or challenges that determine if an evacuation route is feasible or not.
- For example, a child might not be able to climb out of a second-story window, but an adult with no physical limitation could.

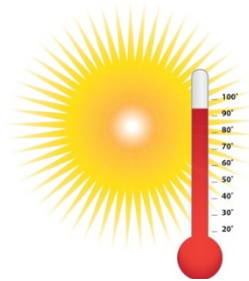


**Do not stay in a mobile home during a tornado.**

- Mobile homes can turn over during strong winds.
- Even mobile homes with a tie-down system cannot withstand the force of tornado winds.
- Plan ahead. If you live in a mobile home, go to a nearby building, preferably one with a basement.



- If there is no shelter nearby, lie flat in the nearest ditch, ravine, or culvert and shield your head with your hands.
- If you live in a tornado-prone area, encourage your mobile home community to build a tornado shelter.



**Plan to evacuate in extreme heat if you do not have air conditioning.**

If you are without air conditioning in a heat emergency, this may become an evacuation rather than a shelter in place situation. For your plan, find out if the local health department has designated heat emergency shelters.

**Government-Ordered Evacuations**



Local authorities may order or recommend evacuation, for example when:

- Homes are lower than an expected flood level.
- Wildfires are expected to spread to the area.
- An earthquake or other event has damaged or destroyed homes, or created risk of gas leaks or widespread fires.

To prepare for a government ordered evacuation:

- Be familiar with designated evacuation routes leading out of town.
- Plan for preparing the house before evacuation, for example shutting off the water, gas and electricity.
- Keep an emergency supply kit ready to go.
- Include family pets in your evacuation planning.
- Most public shelters that accept pets have rules for accepting them.





## What hazard event could cause your household to evacuate?

### What is My Household Communication Plan?



The household communication plan is part of the overall household disaster plan

- Depending on your circumstances, it may cover a wide range of situations because emergencies and disasters can happen at any time of the day or night.
- Communicating in disasters may be difficult because of damages to communication infrastructure and overload.
- Assume that cell phone service may be disrupted, and plan for other options. Text messaging and social media may be available when calls cannot be placed.

FCC/FEMA Emergency Communications Tips - <https://www.fcc.gov/emergency>

*Link also included in the Resource Section.*

### Household Information

- Write down phone numbers and email addresses for everyone in your household.
- Having this important information written down will help you reconnect with others in case you don't have your mobile device or computer with you or if the battery runs down.
- Remember to make arrangements for household members who are deaf or hard of hearing.
- Include information on how to connect through relay services on a landline phone, mobile device, or computer.



## School, Daycare, and Work Information

- Find out about and include information about emergency procedures from each household member's school, childcare, caregiver, and/or workplace, and how to stay informed.
- Discuss these plans with children, including who could pick them up in an emergency.
- For children without mobile phones, let them know they will be following instructions from a responsible adult, such as a teacher or principal.



## Out-Of-Town Contact Information

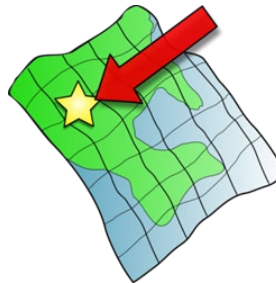
- Identify someone outside of your community or State who can act as a central point of contact to help your household reconnect, and include their contact information.
- In a disaster, it may be easier to make a long-distance phone call than to call across town because local phone lines can be jammed.
- Plan for household members to report to this contact on their well-being and location.



## Other Important Numbers and Information

- Add other numbers to the emergency contacts list as needed, depending on your household's day to day circumstances.
  - Family members and/or friends
  - Utilities
  - School and daycare centers
  - Church and/or clergy
  - Important business associates
  - Doctors, dentists, local hospitals and clinics
  - Non-emergency numbers for local police and fire services
  - Non-emergency numbers for city/county municipalities,
  - Local damage reporting number for emergency management
  - Homeowners association
  - Home repair services (plumber, electrician, carpenter, etc.)

## Emergency Meeting Places



- Decide on and include safe, familiar places where your household can go for protection or to reunite.
- Make sure these locations are accessible for household members with disabilities or access and functional needs.
- If you have pets or service animals, pick animal-friendly locations if possible.



### Indoor Meeting Places

- If you live in an area where tornadoes, hurricanes, or other high-wind storms can happen, include the shelter in place location discussed earlier in the video.



### Neighborhood Meeting Places

- This is a place in your neighborhood where your household members will meet if there is a fire or other emergency and you need to leave your home.
- Identify a familiar place – for example, the big tree, a mailbox at the end of the driveway, a neighbor’s house, or a familiar location like your church or a school.



### Meeting Places Outside of Your Town or City

- Having an out-of-town meeting place can help you reunite if a disaster happens and you cannot get home or to your out-of-neighborhood meeting place, or if your household is not together and your community is instructed to evacuate the area.
- This meeting place could be the home of a relative or household friend. Be sure to include the address of the meeting place and ways you would get there.

FEMA Family Preparedness guide <https://www.ready.gov/make-a-plan>

*A Household Communication Plan template and the above link are also included in the Resource Section.*

### Share



- Make sure everyone has access to a copy of the household communication plan.
- Provide everyone a copy to carry in his or her backpack, purse, or wallet.
- Post a copy in a central location in your home, such as your refrigerator or household bulletin board.

- Include a copy in every emergency kit.
- If you complete your household communication plan online, you can print it onto a wallet-sized card.

## Practice



- After you finish the family emergency communication plan, have regular household times to review and practice.

### Summary: Making Household Plans

- How will I receive emergency alerts and warnings?
- What is my shelter plan?
- What is my evacuation route?
- What is my household communication plan?

A household disaster plan requires time and some diligence to put together, but it will keep your family safer when it is needed.

***A Household Disaster Plan template is also included in the Resource Section.***

After you have developed your plans, talk to household members regularly about preparedness and how to respond calmly to emergencies.

- Discuss possible hazards and how you will know what is happening.
- Discuss what you would need to do to shelter in place, leave your home, or evacuate.
- Go over the communication plan.

## Preparing Household Emergency Supplies

Creating a disaster plan for your household is a major preparedness step. This topic, Preparing Household Emergency Supplies, will focus on building your supply kit or kits, addressing any unique household needs.

## What is an Emergency Kit?



- An emergency kit is a collection of basic items your household may need in the event of an emergency.
- FEMA recommends that each household in the U.S. have enough food, water, and other essentials to be self-sufficient for three days or 72 hours without basic services.
- Keep emergency supply kits easily accessible.
- It may be necessary to have multiple emergency supply kits located in various areas.
- For emergencies that require an evacuation, consider storing supplies in a lightweight bag such as a backpack or duffle bag.
- For an emergency requiring you to shelter in place, your kit may be larger and more easily stored in a plastic storage container.
- Special emergency kits may need to be prepared for your household pets that include pet food, a water bowl, extra pet leash, or carrying case.
- Prepare your kit as soon as possible because disasters occur suddenly and often without warning.

## Basic Emergency Supply Kit



Several emergency preparedness organizations have lists of recommended basic supplies for a family emergency supply kit. As you create your kit, you may notice that individuals within your household have unique needs to consider.

- For example, the type and amount of food a baby will need is different than a thirty-year-old adult.
- Some members of your family may be dependent on medicine; while you may not be able to include some medicines in your emergency supply kits you can list them, with information on how to obtain refills.





## ***ACTIVITY: Create a Basic Emergency Supply Kit***

### Instructions

1. Refer to list of “Basic Emergency Supply Kit” supplies.
2. Mark items you already have.
3. Compare list with a partner.
4. Briefly discuss where to obtain missing supplies.

### **BASIC EMERGENCY SUPPLY KIT**

	<b>HAVE NOW</b>	<b>WHERE TO OBTAIN</b>
Water, one gallon of water per person per day for at least three days, for drinking and sanitation		
Food, at least a three-day supply of non-perishable food		
List of medications		
Battery-powered, solar-powered, or hand crank radio and a NOAA Weather Radio with tone alert and extra batteries		
Flashlight and extra batteries		
First aid kit		
Whistle to signal for help		
Dust mask, to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place		
Moist towelettes, garbage bags and plastic ties for personal sanitation		
Wrench or pliers to turn off utilities		
Can opener for food (if kit contains canned food)		
Local maps		
Spare keys for home, vehicles, storage spaces, etc.		

FEMA-Recommended Emergency Supply Lists:

<https://www.ready.gov/kit?gclid=EAIaIQobChMI8PzXibjd5AIVhp6zCh0OQQPNEAAYASA AEgIgNPD BwE#>

*A Basic Emergency Supply Kit List template and the above link are also included in the Resource Section.*



## Kits for Other Locations

- An emergency or disaster can occur any time, day or night.
- Consider all of the places you and your household are throughout the day - home, office, vehicle, daycare, school, church, etc.
- Do you have a kit ready to help you respond to disasters or emergencies in each place?

## Vehicle Emergency Supply Kit



- Update your emergency supply kit in your vehicle depending on the season.
- In the winter, you may need additional clothing, blankets, etc. in your vehicle.
- In the summer, it might be best to have additional water.
- Supplies for roadside emergencies should always be kept in the car.

## Emergency Kit for Work



- If a disaster occurs while you are at work, do you have a contact list of emergency numbers to reach your spouse, childcare provider, or other important people in your life?
- Ask your employer for a copy of the emergency plans for the facility you work in to help you decide what else is needed.
- Know where shelter areas are and identify evacuation routes.

## **Pet Emergency Kit**



Whether you are away from home for a day or a week, you will need essential supplies to care for your pet. Keep items in an accessible place and store them in sturdy containers that can be carried easily. Some items to include:

- Medications and medical records (stored in a waterproof container) and a first aid kit
- Sturdy leashes, harnesses, and/or carriers
- Photo of you and your pet(s) to help validate pet ownership
- Food, potable water, bowls
- Information on feeding schedules, medical conditions, behavior problems, and the name and number of your veterinarian in case you have to foster or board your pets
- Pet beds and toys, if easily transportable

*A Pet Emergency Kit Checklist is included in the Resource Section.*

## **Summary: Preparing Household Emergency Supplies**

- Prepare your kit as soon as possible because disasters occur suddenly and often without warning.
- Creating an emergency supply kit for 72 hours does not have to be complicated or financially exhausting.
- By taking small steps each month, you can create a more prepared and resilient household.

This concludes Video 1 of the The Catholic Charities Disaster Preparedness Program, Individuals and Families, Video 1. Video 2 will cover :

- Protecting What's Important
- Exploring Insurance, and
- Training Wrap Up

**END OF VIDEO 1**

# Preparing Individuals and Families, Video 2

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## VIDEO 2 INTRODUCTION

Welcome back to the Catholic Disaster Preparedness Program for Individuals, Families, Parishes and Your Local Community.

Video 2 will address two other important preparedness topics:

- Protecting What's Important, and
- Exploring Insurance

Video 2 also includes a Wrap Up that pulls together what we have learned and helps us decide our next steps toward preparedness.

## Scripture Reading

We begin today's training with this verse from the Gospel of Matthew.

“And the rain fell, and the floods came, and the winds blew and beat on that house, but it did not fall, because it had been founded on the rock.” Matthew 7 Verse 25

## Protecting What's Important

This topic will provide knowledge and references to enable us to:

- Decide which documents to protect based on their importance for disaster recovery, and
- Protect those important documents

## Documents to Protect

After a disaster affects your household, some documents are essential as you begin your recovery process.

- Replacing key documents after a disaster may require contacting several different government agencies, businesses, your church and/or other organizations.
- As part of your household disaster preparation, consider organizing and protecting your important documents ahead of time.

## Documents to Prove Physical Address

Government issued photo identification

- Proof of residence to verify your physical address

## Photo Identification



- Driver's license or other state photo identity cards issued by Department of Motor Vehicles
- United States military identification
- United States issued or foreign government issued passport
- Immigration and Naturalization Service Employment Authorization Card (I-766)
- Federally recognized/tribal-issued photo identification

## Proof of Residence

- Utility bill
- Government issued check
- Voter registration card
- Pay check
- Property tax receipt, a lease, or a bank statement

## Other Documents to Protect



- List of contacts in your household communication plan
- Social Security cards belonging to you and your family members
- Former affiliation with the military, if applicable
- Records that document adoption or foster care relationships
- Church membership
- Pet ownership
- Immunization records

## Financial and Legal Documents



Records documenting your financial and legal status may be needed as you work with your insurance carrier and/or when you are applying for assistance from the government or non-profit organizations.

- Mortgage, home equity line of credit, deed and titles to your home
- Registration, loan, and/or deed and titles to your vehicle(s) (car, truck, boat, recreational vehicle, etc.), including VIN numbers
- A marriage certificate/license
- Banking account information for your checking, savings, etc. (account information, websites, passwords, 1-800-numbers)
- Credit card information

*A Financial and Legal Documents List template is included in the Resource Section.*

## Health and Insurance Records



- Health and dental insurance card(s)
- Advance care directives
- Immunization records
- Medical history including existing conditions, surgical history, family history, prescriptions, allergies
- Contact information for your family's providers

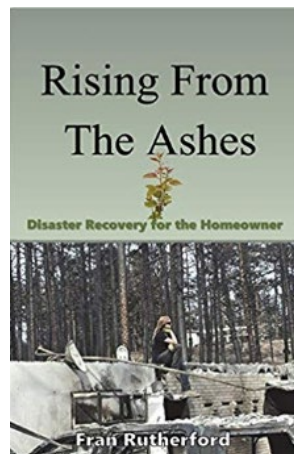
*A Health and Insurance Records List template is included in the Resource Section.*

## Insurance Policies



- Homeowners, renters, and/or flood insurance policies
- Copies of all other insurance policies and the contact information for insurance agents
- Home inventory document, including appraisals, photos and lists of valuable items for post-disaster claims and applications for assistance

## Rising From The Ashes



“Rising From the Ashes: Disaster Recovery for the Homeowner,” by Fran Rutherford, contains a detailed Home Inventory Checklist.

Ms. Rutherford developed this, and several other checklists and resource lists, after her family home and possessions were destroyed in a wildfire disaster, for which they subsequently filed insurance claims. Her book is available through Aquinas and More Publishing, Fort Carson CO.

## Electronic Records



Create and protect a list of websites, user names and passwords.

## Photos



Store photos on a USB drive or other electronic device.

FEMA “**Preparing Digital Forms of Important Documents for an Emergency: It’s Scary Simple**”

## Protecting, Organizing and Compiling Important Documents



Make sure the documentation is organized in a portable and easy to carry manner, and that you have a backup in a secure location that you can access.\*

- Family Emergency Binder
- Electronic folder of scanned documents stored in a flash drive, on your computer, or on a server
- Cloud Storage
  - Dropbox
  - Google Drive
  - Amazon Cloud Drive
  - OneDrive

\*Keep one copy in your emergency supply kit and another in a backup location such as a safe deposit box at a bank or a waterproof lock box.

## Personally Identifiable Information (PII)

Have a secure location identified to store your Family Emergency Binder, Family Disaster Plan and Emergency Supply Kit. Co-locate these items in an easily accessible place, preferably in your shelter-in-place location.



Additional guidance on this subject is produced by our partners at FEMA. The Emergency Financial First-Aid Kit (<https://www.fema.gov/media-library/assets/documents/96123>) contains checklists of important documents by category.

*Link also included in the Resource Section.*

### **Summary: Protecting What's Important**

Being able to verify your identity, contact loved ones, your employer, service providers (insurance, credit card companies, and mortgage companies), etc. are all important after a disaster.

As you become more prepared, you will quickly realize that having this information in a safe, secure, easy to access location will even make keeping track of those monthly bills much easier!

## **Exploring Insurance**



When budgets are tight and finances are stretched, insuring your home and possessions may seem to be an expense you can put off until later.

Publicly-funded programs and volunteer assistance are designed to help you move forward in your recovery, not make you whole. Replacing possessions and rebuilding homes to pre-disaster conditions is difficult for everyone, but especially for those who are uninsured.

Catholic Charities Disaster Case Managers often assist disaster survivors. They find that:

- Some survivors have insurance policies that adequately cover their needs.
- Many others have less than adequate insurance policies.
- The large majority of disaster survivors that are assisted by nonprofit organizations have no insurance at all.

Identify questions to ask your current insurance provider or to discuss with a potential provider when you are considering purchasing an insurance plan. This is your chance to find out what you need to know to make the right decisions for your family.

This topic, Exploring Insurance, provides information and examples that will enable you to:

- Recognize the importance of insurance in disaster preparedness
- Become a more informed consumer of insurance
- Identify important steps to take before a disaster to expedite insurance claims after one occurs
- Locate insurance resources available to disaster survivors



### **ACTIVITY: Insurance Quiz**

#### Instructions

The narrator on the video will read each question. Circle the letter that corresponds with your answer.

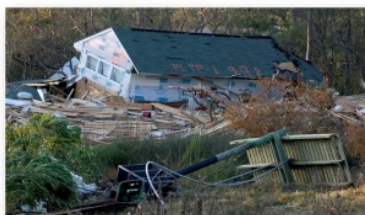
1. During a storm, your neighbor's tree falls on your house; whose policy covers the damage?
  - a. Yours
  - b. Your neighbors
  - c. Neither answer
2. Your basement floods. Good thing you bought a flood insurance policy ahead of time! What does your flood insurance cover?
  - a. Carpet
  - b. Furnace
  - c. Furniture
  - d. All of the above
3. Does a standard homeowners insurance policy cover earthquake damage?
  - a. Yes
  - b. No
4. After a natural disaster strikes your home and the threat of danger has subsided, which of the following actions should you take if you have major damage?
  - a. Take a picture of the damage
  - b. Take inventory of all damages
  - c. Contact your insurance agent or company
  - d. All of the above

5. Does replacement cost coverage pay to repair or replace a damaged home without a deduction for depreciation after repairs or replacements are done?
- Yes
  - No

## Categories of Insurance



### Homeowners Insurance



Most standard homeowners insurance policies include five essential types of coverage:

- Coverage for the structure of your home
- Coverage for other structures, such as an outbuilding or garage
- Coverage for your personal belongings (contents)
- Liability protection
- Additional living expenses if you are temporarily unable to live in your home because of an insured disaster

To protect your home, you may wish to add to your policy:

- A “rider,” which is a document that changes or amends a policy; a rider may add coverage to your basic policy for additional items like firearms, jewelry, furs, and precious metals
- An “endorsement,” which is a written provision that adds to, deletes, or modifies the provisions in the original contract

Typically, insurance policies only cover the actual cash value of items damaged or destroyed. “Actual cash value” of an item is defined as the replacement cost minus depreciation.

It can be advantageous to purchase replacement cost coverage, which will allow the homeowner to collect the withheld depreciation once the item is repaired or replaced.

## Mobile Homeowners Insurance



- Similar to homeowners insurance
  - Most distinct difference is that a mobile home is insured for actual cash value, like an automobile
- Content limits are usually 50% to 75% of the value of the mobile home
- If that is not enough to insure the contents, the owner may be able to purchase additional coverage

## Rental Insurance for Landlords



- Covers the structure itself and financial interest in the property
- In the event of a federally declared disaster, grant assistance is only available for primary residences
- Rental properties are considered businesses, and may be eligible for SBA low interest loans in the event of uninsured damages

## Rental Insurance for Tenants



- Only insures contents for losses caused by a covered event
- Covers against losses from fire or smoke, lightning, vandalism, theft, explosion, windstorm and certain types of water damage such as a pipe bursting
- Most policies do not cover floods or earthquakes
- It is possible to purchase renters' policies covering:
  - Cost of additional living expenses while the tenant is displaced from the residence (referred to as "loss of use")
  - Liability, which is payable to others if the tenant is negligent

- Rental insurance is usually written for \$20,000 to \$30,000 in contents
- Premiums are typically affordable, costing the tenant around \$200-\$400 per year

## Flood Insurance



- Flood insurance is not a part of a standard homeowners policy.
- Flood insurance is available privately and through the National Flood Insurance Program (NFIP).
  - The NFIP is administered through the FEMA and is a separate layer of coverage.
  - Flood insurance through the NFIP covers up to \$250,000 in structural damage and up to \$100,000 in content losses.
- In a flood insurance policy, contents coverage is not automatic.
- In a basement, only structural elements and essential equipment, electrical and heating, ventilating, air conditioning (HVAC) are covered.
- Basement furnishings and finishing are not included in the policy (e.g., carpet, television, washer /dryer).
- An annual flood insurance policy costs an average of \$700 per year on average.
- Households in low-risk area may be able to purchase flood insurance for an average of \$400- \$450 per year.
- Deductibles range from \$1,000 to \$5,000.

Floodsmart: <https://www.floodsmart.gov>

FEMA, The National Flood Insurance Program: <https://www.fema.gov/national-flood-insurance-program>

*Links also included in the Resource Section.*

## Automobile Insurance



- Liability insurance does not cover any disaster related damage/losses on a vehicle.
- Comprehensive coverage will repair or replace damage to a vehicle caused by acts of nature (severe weather), vandalism, theft, collisions with animals, etc.
- Review your current automobile insurance policy with your provider to prepare for emergencies and disasters.

### After the Disaster Insurance Tips



Call your insurance agent or company right away.

NFIP Claims Manual: <https://www.fema.gov/media-library/assets/documents/180115>

*Link also included in the Resource Section.*

### **Summary: Exploring Insurance**

- Take steps now to protect your household to the best of your ability by ensuring you have the right insurance for you.
- Follow recommendations about having a detailed record of the contents of your home.
- As you review or update your insurance policies for your home and automobile(s), remember to update your emergency supply kit with the most current insurance documents.
- Proper insurance coverage is one more aspect of being prepared for disaster.
- It provides financial protection and could help you to recover sooner and more fully.

## Wrap Up

Having completed the Catholic Disaster Preparedness Program, Preparing Individuals and Families, you have greatly enhanced your knowledge of what to do to prepare yourself and your household for a disaster event.

To wrap up the training, we will assess where we are in terms of our household preparedness, and what we plan to do to improve.



### ***ACTIVITY: Path Forward***

#### Instructions

1. Form groups of 3 to 5 people.
2. Answer the first set of questions individually, as they apply to yourself and your family.
3. Discuss the second set of questions with your group.

#### Question Set 1

1. On a scale of 1 (not prepared) to 5 (prepared to the fullest extent) - How much do I know about the likely disasters to impact my community?

1	2	3	4	5
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2. On a scale of 1 (not prepared) to 5 (prepared to the fullest extent) - How much do I understand about “Stay and Go” and when each would apply?

1	2	3	4	5
---	---	---	---	---

3. On a scale of 1 (not prepared) to 5 (prepared to the fullest extent) - How prepared do I feel for a disaster?

1	2	3	4	5
---	---	---	---	---

4. On a scale from 1 (not prepared) to 5 (prepared to the fullest extent) - How prepared is your household for a disaster?

1	2	3	4	5
---	---	---	---	---



## Question Set 2

1. What is one obstacle that holds you back from preparing?
2. What is a possible solution?
3. What is the first step you will take to improve your household preparedness?

## Conclusion

This concludes the Catholic Disaster Preparedness Program, Preparing Individuals and Families training. Catholic Charities USA and its partners wish you God's blessings as you move forward to prepare your household to restore light and hope to your lives following a disaster.

- Before you leave, please complete the Post-Course Evaluation that will be distributed.
- When completed, please return it to your group facilitator.

Visit Catholic Charities USA at [Catholiccharitiesusa.org](https://www.Catholiccharitiesusa.org) or call (703) 549-1390 for more information about this and other disaster preparedness training opportunities.

## Resource Section

The below list includes hyperlinks to helpful resources that have been referenced throughout the training. The pages that follow include CCUSA Catholic Disaster Preparedness Program resources and templates.

### Hazards

- Common Disasters Across the U.S.: <https://www.redcross.org/get-help/how-to-prepare-for-emergencies/common-natural-disasters-across-us.html>
- FEMA Declared Disasters by State: <https://www.fema.gov/disasters>

### Emergency Alerts and Warnings

- Wireless Emergency Alerts: <https://www.weather.gov/wrn/wea>
- Receiving NWS warnings: <https://www.weather.gov/oun/safety-severe-receivingwarnings>
- Know Your Alerts and Warnings: [https://www.fema.gov/media-library-data/1530813947931-9aaf619693198d4d0eb96f80d8cb4657/P1093\\_KnowYourAlertsAndWarnings\\_070318.pdf](https://www.fema.gov/media-library-data/1530813947931-9aaf619693198d4d0eb96f80d8cb4657/P1093_KnowYourAlertsAndWarnings_070318.pdf)

### Shelter Plan

- The National Weather Service, Safety in Your Home: <https://www.weather.gov/oun/safety-severe-homesafety>

### Household Communication Plan

- FCC/FEMA Emergency Communications Tips: <https://www.fcc.gov/emergency>
- FEMA Family Preparedness Guide: <https://www.ready.gov/make-a-plan>

### Emergency Supply List

- FEMA-Recommended Emergency Supply List: [https://www.ready.gov/kit?gclid=EAIaIQobChMI8PzXibjd5AIVhp6zCh0OQQPNEAA\\_YASAAEgIgNPD\\_BwE#](https://www.ready.gov/kit?gclid=EAIaIQobChMI8PzXibjd5AIVhp6zCh0OQQPNEAA_YASAAEgIgNPD_BwE#)

### Documents to Protect

- FEMA. The Emergency Financial First-Aid Kit: <https://www.fema.gov/media-library/assets/documents/96123>:

### The National Flood Insurance Program

- Floodsmart: <https://www.floodsmart.gov>
- FEMA, The National Flood Insurance Program: <https://www.fema.gov/national-flood-insurance-program>
- FEMA, NFIP Claims Manual: <https://www.fema.gov/media-library/assets/documents/180115>

Household Communication Plan Template

Household Disaster Plan Template

Basic Emergency Supply Kit List

Pet Emergency Kit Checklist

Financial and Legal Documents List

Health and Insurance Documents List



## Household Communication Plan Template

### Household Members

Name	Mobile #	Alternate Contact Work, School, Social Media	Email	Important Information Medical, Emergency Pickup



### **Out of Town Contacts**

<b>Name</b>	<b>Mobile #</b>	<b>Home #</b>	<b>Email</b>	<b>Address</b>

### **Emergency Meeting Places**

	<b>Instructions</b>	<b>Address</b>
<b>Indoor</b>		
<b>Neighborhood</b>		
<b>Out-of-Neighborhood</b>		
<b>Out-of-Town</b>		



## **Other Important Contacts**

	Phone	Alternate Phone
<b>Next of Kin Name and Relationship</b>		
<b>Physician(s)/Dentist</b>		
<b>Neighbor/Landlord/Homeowner Association Contact</b>		
<b>Police/Ambulance</b>	911	
<b>Fire Department</b>		
<b>Gas Company</b>		
<b>Electric Company</b>		
<b>Water Company</b>		
<b>Poison Control Center</b>		



### **Insurance Information**

<b>Policy Type</b>	<b>Policy Number</b>	<b>Agent or Company Number</b>
<b>Medical</b>		
<b>Medical</b>		
<b>Homeowners/Rental</b>		
<b>Flood Insurance</b>		





# Household Disaster Plan Template

Family Name: \_\_\_\_\_ Date: \_\_\_\_\_

Household Address: \_\_\_\_\_

## Household Contact Info

Name	Phone	Email

## Pet(s) Info

Name	Type	Color	Registration #

## Emergency Contact Info

Name	Phone	Email



## **Plan of Action**

### **1. What hazards may impact our household?**

### **2. How will we receive emergency alerts and warnings?**

### **3. What is our shelter-in-place plan?**



**4. What is our meeting place in our neighborhood?**

**5. What is our meeting place outside of our town or city?**

**6. What is our evacuation route to get there?**



**7. If at school/ daycare, our child(ren) will be evacuated to:**

**Child's Name:** \_\_\_\_\_

**Evacuation Location:** \_\_\_\_\_

**Child's Name:** \_\_\_\_\_

**Evacuation Location:** \_\_\_\_\_



## Basic Emergency Supply Kit List

	HAVE NOW	WHERE TO OBTAIN
Water, one gallon of water per person per day for at least three days, for drinking and sanitation		
Food, at least a three-day supply of non-perishable food		
List of medications		
Battery-powered, solar-powered, or hand crank radio and a NOAA Weather Radio with tone alert and extra batteries		
Flashlight and extra batteries		
First aid kit		
Whistle to signal for help		
Dust mask, to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place		
Moist towelettes, garbage bags and plastic ties for personal sanitation		
Wrench or pliers to turn off utilities		
Can opener for food (if kit contains canned food)		
Local maps		
Spare keys for home, vehicles, storage spaces, etc.		



## **Pet Emergency Kit Checklist**

Your pet emergency kit will vary depending on what type of pet you have, but it could include:

- ☐ Bottled water
- ☐ One to two weeks' worth of your pet's food
- ☐ Collapsible food and water bowls
- ☐ Blankets
- ☐ Travel crate or cage
- ☐ Cat litter and pan
- ☐ Leash, collar and harness
- ☐ Pet life jacket and paw protectors
- ☐ Flashlight with extra batteries
- ☐ Basic pet first-aid kit
- ☐ Vaccination records and medical history
- ☐ Veterinarian's contact information
- ☐ List of medications
- ☐ Emergency contacts
- ☐ Photos of your pet in case of separation



## Financial and Legal Documents List

There are many financial and legal documents that will be important as you work with your insurance carrier and/or when you are applying for assistance from the government or non-profit organizations. The following documents may be helpful:

- ☐ Sources of income (pay stubs, government benefits, alimony, child support, etc.)
- ☐ Mortgage, home equity line of credit, deed and titles to your home
- ☐ Registration, loan, and/or deed and titles to your vehicle(s) (car, truck, boat, recreational vehicle, etc.)
- ☐ Vehicle Identification Number (VIN)
- ☐ Lease information or rental agreement/contract
- ☐ Birth certificate(s)
- ☐ Marriage certificate/license
- ☐ Divorce certificate
- ☐ Estate documents - will, trust, power of attorney
- ☐ Banking account information (account information, websites, passwords, 1-800-numbers) for your checking, savings, etc.
- ☐ Credit card information (account information, websites, passwords, 1-800-numbers)
- ☐ Investments, retirement, 401K, safe deposit box information
- ☐ Tax statements (federal and state income tax returns, property tax, vehicle tax, etc.)
- ☐ Last two statements from all of your financial accounts – checking, savings, 401K, investments, etc.





## Health and Insurance Records List

Having possession of the following health and insurance records may be helpful:

- ☐ Health insurance card(s)
- ☐ Dental insurance card(s)
- ☐ Disability documentation
- ☐ Advance care directives
- ☐ Medical Power of Attorney
- ☐ Immunization records
- ☐ Medical history including existing conditions, surgical history, family history, prescriptions, allergies, etc.
- ☐ Caregiver agency contract or service agreement
- ☐ Child Identification Program records
- ☐ Contact information for your medical team (doctors, specialists, dentist, pharmacy, pediatricians, veterinarians, etc.)