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- How not to lose everything in a disaster
- A kit for any emergency
- Safeguard your financial data
- How safe is your teen driver?

A Safe&amp;Sound® Publication from Merastar Insurance Company

## How not to lose everything in a disaster



**From 1980 to 2005, 67 weather-related disasters hit the U.S. resulting in at least \$1 billion in damages and costs. Inflation-adjusted damages and costs for these extreme events exceed \$500 billion. While you can't stop a catastrophe from happening, you can take preventative measures to cushion the blow such events can have on your personal finances.**

### Be adequately insured

If a disaster strikes, having the right insurance will enable you to recoup and rebuild with the least amount of personal outlay. Take the time now to consider the type of insurance products that are right for you.

- **Homeowners** – To ensure that you are fully protected, you may need to carry more than a minimum amount of insurance. If your current policy does not cover the cost of meeting current building codes, consider paying a little extra for it. Homeowners insurance does not include flood damage; if this is a concern for you, look into purchasing additional coverage.
- **Renters** – Insurance is not required for renters, but it is highly recommended. Renters insurance typically pays for damaged, destroyed or stolen property. But for even greater security, consider a policy that will pay for the cost of a hotel if your home becomes uninhabitable.

Merastar provides discounts to those carrying more than one policy – so if you have a car, we can show you how much you can save if you insure both your car and your home or apartment with Merastar. Whether you own or rent your home, you may want to add endorsements to your policy if you own jewelry, artwork, and furs. Call us for a quote – **1-800-Merastar (1-800-637-2782)**.

Sources: NOAA Satellite and Information Services, [www.noaa.gov](http://www.noaa.gov); [www.magellanassist.com](http://www.magellanassist.com)

### Your kit for any emergency

Major weather events and natural disasters can take many forms – hurricanes, blizzards, tornadoes, floods, wildfires and earthquakes are just a few examples. Some, such as hurricanes, approach more slowly and allow more time for preparation. Others, including tornadoes and earthquakes, give little warning.



The Better Business Bureau and Department of Homeland Security recommend you include these basics in an

emergency preparedness kit:

- FLASHLIGHT AND EXTRA BATTERIES
- PORTABLE, BATTERY-OPERATED RADIO AND EXTRA BATTERIES OR CB RADIO
- FIRST AID KIT AND FIRST AID MANUAL
- NON-PERISHABLE FOOD (CANNED AND DRIED) AND BOTTLED WATER
- NON-ELECTRIC CAN OPENER
- ESSENTIAL MEDICINES AND PRESCRIPTIONS, INCLUDING A PAIN RELIEVER, BANDAGES, AND MOIST TOWELETTES
- CASH AND CREDIT CARDS
- DURABLE SHOES AND APPROPRIATE CHANGE OF CLOTHING
- BLANKETS OR SLEEPING BAGS
- CELLULAR PHONE
- DUCT TAPE

Depending on your family situation, you may want to include diapers, sunblock, pet food, a thermometer and antiseptic spray or ointment.

Sources: Better Business Bureau, Consumer Reports.org, U.S. Department of Homeland Security

**How much water do you need? About a gallon per day for each member of the family, and don't forget your pets!**



## Safeguarding your financial information

Some disasters may force you to leave your home in a hurry, and you may not have the luxury of time to collect and save vital financial paperwork. Prepare the following documents and store them in the appropriate place.

In a home safe or firebox, keep:

- Enough cash for a few days worth of food and shelter
- Insurance policy documents
- Copies of deeds and titles for your home, car, and other real property
- Copies of previous year's income tax returns
- Originals of wills and powers of attorney, if not with your attorney or local registrar
- Backups of computerized financial records
- Checking and savings account, loan, credit card, investment account information
- The key to your safe deposit box

In a safe deposit box, keep:

- Originals of deeds and titles to your home, car and other real property
- Appraisals of expensive jewelry and heirlooms
- Birth certificates
- Copies of your last three tax returns
- Certificates for stocks, bonds, and other investments
- Trust agreements
- Copies of wills / powers of attorney
- Home improvement records
- Household inventory list / photos

When the skies are clear and the forecast balmy, the desire to put off such planning can be very strong. However, nobody knows when and to what degree a catastrophic event will occur – which is why being prepared is so crucial. And once done, you will be confident that even if the earth does shake, your financial foundation will remain firm.

Source: [www.magellanassist.com](http://www.magellanassist.com)

## DEVELOP A FAMILY DISASTER PLAN

Your family plan should be based on your vulnerability to flood, tornado, blizzard, wildfire, earthquake, hurricane or any other natural disaster your family might encounter.

- Discuss the type of hazards that could affect your family. Know your home's vulnerability.
- Locate a safe room in your home for various hazards.
- Determine escape routes from your home and places to meet.
- Have an out-of-state friend as a family contact, so all your family members report to one person.
- Make a plan now for what to do with your pets if you must evacuate. Put their medical records with your important financial records.
- Post emergency telephone numbers and make sure your children know how and when to call 911.
- Take First Aid, CPR and disaster preparedness classes.

Source: [www.nhc.noaa.gov](http://www.nhc.noaa.gov)

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## Accidents highlight the need for teen driving safety

Traffic crashes are the leading cause of death among 15 to 20-year-olds. A study by the AAA Foundation for Traffic Safety found that between 1995 and 2004, crashes involving 15, 16 and 17-year-old drivers claimed the lives of nearly 31,000 people nationwide. In those crashes 36 percent of the teen drivers died. The remaining fatalities, 64 percent, were teenage passengers, adult occupants of other vehicles and pedestrians. The problem is worse among 16-year-olds. Their involvement in fatal crashes is nearly five times that of drivers age 20 and older.

- On an average day, 10 teens die in teen-driven vehicles.
- Teens represent 6.4 percent of all drivers, but account for 18 percent of all police-reported crashes and 14 percent of all drivers involved in fatal crashes.
- Teen drivers are more likely to take risks behind the wheel and are less likely to wear seat belts.



**The risk of a crash or fatality doubles when one teen rides in a car driven by another teen, says AAA.**

### What parents can do

**Get involved** – Teens require hundreds of hours of supervised practice time under varying driving conditions to develop the skills and experience they need. Supervising a teen's driving not only gives parents a chance to observe the teen's skills but also provides insight into their attitudes, decision-making skills and risk-taking tendencies.

**Be a good role model** – Teens develop driving habits based on their parents' behaviors. According to a 2004 teen driving study, high school and middle school students say their parents are the biggest influence on how they drive.

**Continue to monitor teen driving even after licensure** – Parents should periodically supervise their teen's driving at every opportunity to ensure that their teens are still practicing safe driving behaviors. Source: [www.trafficsafety.org](http://www.trafficsafety.org)

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