



THE USAA
EDUCATIONAL
FOUNDATION®

PERSONAL SAFETY

**making your
home a safer place**

our mission

The mission of The USAA Educational Foundation is to help consumers make informed decisions by providing information on financial management, safety concerns and significant life events.



In case of emergency

National Poison Control Center:

(800) 222-1222

Post these numbers near every home phone and program into your family's cell phone contacts.

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Your front door is locked, the alarm system is set. So you feel pretty confident your home is safe — right? But when did you last replace your smoke detector batteries and what about those wobbly steps on the front walkway? Of course, your home insurance is all up-to-date and the kids know exactly what to do in case of an emergency. If you're not sure, then it's time for a safe home checkup. Start by using this helpful guide to living more securely for more peace of mind!

good to know

Assess

Make a list of potential problems to address, inside and outside, such as compromised structural issues, wood or paint damage, crumbling concrete, physical hazards, proximity to fire hydrants or other emergency water sources, and similar items.

Plan & Prevent

Develop prevention checklists and emergency plans appropriate for your home and family. Your prevention checklist should include items to be immediately repaired or installed, as well as ongoing maintenance schedules for appliances and equipment. Emergency plans should include escape routes, meeting places, phone numbers and instructions for each family member.

Inventory Your Possessions

Create a written record of your household belongings — include purchase prices and dates purchased, serial and model numbers as well as receipts. This document can be invaluable if you have to file a claim of any kind due to loss or damage for any reason. If possible, take photos of each item to help make any replacement process a little easier.

Be sure to review and complete the Emergency Kit Checklist at the back of this guide and keep it somewhere that you and your family can easily locate. Remember to replace items as needed on a regular basis including anything with a definitive expiration date.

Review And Revise

Once you've created a plan, review it and update as necessary on a regular basis. Don't expect children or adults to recall important details six months from now. It only takes a short time to refresh everyone's memory and reevaluate changing needs. Allow each family member to contribute to the plan.

Real-life Rehearsal!

Don't just put your emergency plan on paper and forget about it — rehearse each step with your family and make sure they know exactly what to do in different situations.

Once you've developed your checklists, make sure you address each item.

- Follow-up and follow-through on repair and maintenance schedules — and really pay attention to details.
- Keep emergency plans in an accessible location.
- Post emergency and important contact numbers — IN LARGE PRINT, to reduce chances of misdialing or error — right next to each home phone and stored in your cell phone's speed-dial numbers.

Document Storage

Ideally, your most important papers including your inventory, financial and legal documents, and similar confidential information should be stored in a safe place away from your home. In the event of a fire or similar disaster and especially in the event of your death, it's important for your executor or attorney to have access to these materials. Some states may restrict or limit access to a bank safety deposit box upon the death of the owner so consult your legal adviser or financial planning professional to determine the option that best meets your individual needs.

healthier homes



home-health tip:



Keep your city-administered website bookmarked on your computer and make a habit of checking the home page for news about any environmental issues that may be occurring in your area.

Older and even newly constructed homes can harbor certain environmental hazards that we can't readily see or know they exist without careful scrutiny. Check your home's systems, equipment and structures for any potential concerns — and always consider having a licensed inspector or contractor handle the assessment and make any repairs for the most safety.

Carbon Monoxide

This invisible, odorless gas may be released into your home through faulty fuel-burning furnaces, ovens, water heaters, space heaters, wood stoves, fireplaces, hot tubs, pools, sauna heaters or other heating systems. Symptoms of carbon monoxide poisoning include headaches, drowsiness, dizziness, nausea, vomiting and shortness of breath.

Carbon monoxide exposure is one of the leading causes of death by poisoning in the United States, according to the EPA and the Centers for Disease Control (CDC). To lessen your family's chances of being harmed, you should:

- Install carbon monoxide detectors on each level of your home and preferably outside each bedroom. Test batteries regularly and replace at the same time each year — choose a date that's easy to remember, such as New Year's Day.
- Have major gas-fueled appliances such as stoves or water heaters installed by licensed contractors and inspected upon installation by your area's municipal staff to be sure these are up-to-code. If your systems are older and you are unsure if any connections meet the current codes, contact your local city offices for more information. Never use gas generators, propane gas stoves or charcoal grills indoors!
- Make sure that outside gas generators have appropriate exterior exhausts — keep any windows that may be located near these devices closed to prevent fumes from coming inside.
- Never leave your vehicle running inside a closed garage, whether it's attached to or detached from your main house. Your garage or garage door should contain vents to allow for outside air circulation.
- Hire a trained technician to regularly service and clean heating systems as well as chimneys.
- Always err on the side of caution — if you suspect a carbon monoxide leak, evacuate your home immediately and call 911.

Asbestos

Many homes built prior to the 1970s may contain asbestos in insulation or other materials. So it's especially important to identify any potential problems and let a licensed asbestos professional provide guidance on proper management of these materials and make appropriate recommendations for removal or abatement. While the U.S. Environmental Protection Agency (EPA) reports that asbestos poses no danger unless fibers become airborne and subsequently inhaled, be aware that asbestos exposure can cause certain health risks such as cancer, breathing difficulties and other serious problems. Generally, you can follow these guidelines:

- Don't saw, sand, scrape or alter in any way the areas or materials identified as having asbestos, such as insulation on piping, tile or floor mastic and exterior wall shingles.
- Visually inspect these materials on a regular basis for any damage but do not touch or disturb them in any way including dusting, sweeping or vacuuming up any contaminated debris.
- Hire licensed asbestos professionals when remodeling areas with asbestos-containing materials. For more information, visit epa.gov/asbestos/asbestos-professionals

Radon

You can't taste it, see it or smell it — but radon is present in nearly all soil and over time can cause serious health issues including lung cancer. Unfortunately, radon exposure doesn't result in obvious symptoms and can go undetected indoors for years, until someone becomes very ill. This makes it even more important to have your home tested, per the recommendations of the U.S. Surgeon General.

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Radon

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BEST PRACTICES TESTING: While you're likely to find on the Internet a variety of "radon self-testing kits," the EPA offers a number of guidelines regarding these home kits as well as how to find a qualified radon expert in your specific area. Go to epa.gov/radon/radontest.html and learn more about available programs, recommendations for testing and other important information before you purchase any measurement devices or retain the services of an inspector.

If radon is detected in your home, it is possible to reduce it through the services of a licensed contractor and to include radon-resistant techniques in any planned major renovations. So make sure before you do any work on your home, particularly where previously uninhabited space is being converted to a living area, to test for radon as part of your pre-construction activities.

Natural Gas

Unlike radon, natural gas will usually make its presence known in the form of a "rotten egg" or sulphur-type odor which is added to the gas before distribution to your house to help detect a leak. While low-level exposure may not produce any symptoms, moderate levels can cause nausea, dizziness, fatigue or sleepiness, headaches and difficulty breathing.

If your home uses gas for heating, cooking and similar purposes, know how to check the pilot lights and how to turn off the gas main or individual connections for relevant appliances.

If you suspect a gas leak:

- If you've just unlocked the door and have any concerns, do not enter the house.
- If you're already in the house and detect a suspicious odor, leave immediately.
- Don't turn on any lights or electrical switches while inside.

- Wait until you are a safe distance away before calling 911 or the local fire department — NEVER use a phone from inside the home and make sure all children are aware of this as well.
- Don't reenter your home until after the authorities have either assessed the situation or corrected any problems.

Lead

Most of us don't think about lead being present in our homes or drinking water. While lead poisoning risks are generally greatest in structures built prior to 1978, at which time the use of lead-based paint became illegal, the EPA reports that many homes built as late as 1986 still had lead in plumbing fixtures, pipes and soldering materials. In fact, there are even newly constructed houses or multifamily properties that may have what is considered to be acceptable levels of lead used in today's plumbing. Products labeled as "lead-free" can actually still contain a very small amount of the metal. Painted toys or furniture made before 1976 could potentially be contaminated with high levels of lead.

RECOGNIZE AND RESPOND!

Symptoms of lead poisoning or lead sickness include abdominal pain, headaches, vomiting, weight loss, hyperactivity and irritability, difficulty sleeping and poor attention span.

Children who consume lead-based paint chips or other contaminated materials may become anemic, suffer learning or behavioral difficulties, brain damage or even death.

Adults may experience reproductive issues, high blood pressure, muscle and joint pain, memory loss and kidney damage.

If you suspect that a child or adult family member has ingested or been exposed to lead, seek medical attention immediately. Be prepared when calling 911 to provide the patient's weight and age, approximate time/dates of exposure, the amount swallowed or inhaled and, if possible, the name or brand of the product you believe to be contaminated.

Lead

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Municipal water suppliers must test regular tap water for the presence of lead at least twice yearly and if contaminants are found, the public has to be notified immediately. You can stay alert to any announcements regarding your water's safety through local newspapers and broadcast updates or contact city officials in your area for a water-testing schedule.

Mold

According to the Occupational Health and Safety Administration (OSHA), there are thousands of species of mold, both indoors and outdoors. In recent years, the awareness of health hazards to both people and pets caused by certain types of mold has led to a number of recommendations for discouraging the growth of these potentially dangerous microbes:

- Check your home regularly for visible leaks, either in the plumbing or fixtures and in places such as bathrooms, water heater closets, attics and basements.
- Consider having a professional inspection once a year for interior wall or foundation crawl space leaks. If you do notice large areas of mold appearing on walls or ceilings, do not attempt to remove it yourself. Consult a licensed technician for assistance.
- Get an inexpensive moisture or humidity meter, easily obtained at a local home improvement or hardware store. Measure the inside humidity level and keep it below 50% using exhaust fans, air conditioners and dehumidifiers as needed.
- Address leaks, major water emergencies such as a burst pipe, and any damp areas in and around your home within 24 to 48 hours. Open windows can help dry out an indoor spill or plumbing issue while special cleaning products used regularly will kill and help prevent mold growth.



MOLD ALLERGY OR DANGEROUS MOLD EXPOSURE?

The presence of mold in your home particularly for allergy or asthma sufferers will generally cause headaches, irritated eyes, itchy skin and rashes. But certain types of mold can produce mycotoxins or mold spores that may present serious health risks, making it even more important to immediately take care of any suspected mold issues in your living environment. For more information about mold and abatement see epa.gov/mold or the Centers for Disease Control at cdc.gov/mold/

safe & sound homes

There's no place like a secure home. And that means keeping up with regular maintenance of your systems and equipment as well as other general indoor safety practices to ensure you and your family enjoy the best possible quality of life.

Home safety basics

Children

- Childproof alcohol, medicines, vitamins, household cleaning products, pesticides and other hazardous chemicals, and fire starting materials and devices. Store them under lock and key.
- Familiarize yourself with which of your household products are potentially poisonous.
- Memorize the number for the 24-hour Poison Control hotline: (800) 222-1222.
- Put gates at the top and bottom of the stairs. Use the kind that screws into the wall, not the push-pressure models.
- Because children can drown in a few inches of water, childproof your bathroom. Install safety latches and locks.
- Have a plumber install an anti-scald device for faucets and showerheads.
- Make a habit of looking for anything on the floor that is small enough to fit through the inner tube of a toilet paper roll — anything smaller could easily block a toddler's airway causing them to choke.
- Install a safety cover over the garbage disposal.
- Store firearms and knives under lock and key.
- Store kitchen knives and utensils under lock and key.
- Place safety covers over unused outlets.

Indoors

- Declutter your halls and stairways. Check banisters to make sure they're sturdily attached.
- Anchor any furniture or heavy objects especially if you have toddlers that may use these items to pull themselves up.
- Always dispose of hazardous waste like pesticides and paint at designated drop-off sites within your community.
- Use nonskid bath mats, decals, and grab bars as needed in bathroom areas.
- Use nonskid pads under all rugs.
- Make sure stairs are well lit, with light switches at top and bottom.
- Keep a lamp or flashlight within easy reach of your bed.
- Create a fire escape plan and hold practice fire drills. Never leave a lighted candle unattended.
- Add nightlights to bedrooms, hallways, and bathrooms.
- Check to see that ground-fault circuit interrupters (GFCIs) in kitchens and baths are operative. If your older home doesn't have these protective devices, get them installed. Also consider using special outlet covers if you have young children.

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Indoors

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- Never mix cleaning products; some ingredients when combined can cause toxic fumes or chemical burns. Be sure these products are stored out of reach or in a locked cabinet.
- Verify your first-aid kit is up-to-date and replace any items as necessary.
- Regularly service your heating, cooling, and water heating systems.
- Inspect and clean chimneys prior to use to minimize the chances of having an uncontrolled fire and carbon monoxide exposure.
- Inspect your electric panel box regularly. If it's warm to the touch, call a technician immediately to check for any faulty wiring. Label each circuit breaker by room and/or area of the home.
- All appliances should have the Underwriters Laboratories mark (UL) or a similar endorsement; if not, replace accordingly. Check cords for fraying and never use an extension cord for multiple devices or where manufacturer's instructions strictly discourage their use.
- Properly training your dog can help prevent injuries to visitors and even family members by ensuring your pet is controlled at all times.

Outdoors

- Install handrails and check to see that stairs or steps are in good condition; repair or replace as needed.
- Pave uneven pathways, patios and driveway surfaces.
- Always supervise children on trampolines and consider using safety netting around the perimeter.
- If you have a pool or hot tub, make sure you also have ground-fault circuit interrupters (GFCIs) for all exterior electrical sources.
- Lockup or store out of reach from children any power tools, chemicals, and similar products. Try to use "natural" pesticides for a safer home and toxic-free environment and always follow the directions for use and disposal of containers on product labels.
- Remember that pools, spas and even decorative water features can pose dangers to young children and pets, requiring close supervision. Even if your city doesn't require it, consider installing safety fencing. Make sure to mix any related cleaning chemicals far away from outdoor water areas. If you have a pool, CPR (cardiopulmonary resuscitation) certification can also prove invaluable to ensuring your family's safety. For a listing of available programs in your area, visit redcross.org and click on "Take a Class."
- Grill safely by always checking connections on gas grills and keeping any outdoor cooking devices far from rooflines, eaves and similar structures.

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Outdoors

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- Keep shrubs and trees trimmed regularly to avoid injuries from falling branches or limbs. If older trees have visible roots that could cause someone to trip over them, try marking with bright orange or yellow paint or construct a protective landscape border around the area in question.
- Always have your local utility company locate buried gas or other lines before digging or doing any ground construction.
- Store lawn tools and machinery in a locked shed or garage.
- Consult an expert at your home improvement or hardware store about getting the right ladder for your needs as well as your weight. Fiberglass ladders provide durable, safe choices — never use a chair or other support structure as a ladder!
- Keep ladders at least 10 feet from power lines and store upright in a locked garage or shed.
- Check your fencing and gates for any gaps and make sure the gates latch properly, especially if your dog is often in the backyard.

TIP No. 1

Make it a neighborhood event!

Want to get other parents on-board with supervising kids at play, for example? Talk to friends and residents in your area about making home safety a neighborhood priority. Organize a group event or to share tips, ideas, and strategies for preventative measures indoors and outdoors.



Fire Prevention Practices

Stopping a fire before it starts takes some common sense approaches like keeping matches or lighters away from children, never leaving burning candles unattended, and storing flammable products such as kerosene, cleaners and gasoline away from heat sources.

You and your family can first prepare for a fire emergency by practicing fire drills and escape plans. But in many cases, together you can also help prevent a fire from ever starting by remembering to:

- Use cooking appliances safely and age-appropriately. Young children should generally not operate any electrical equipment or use stoves of any kind but may with supervision be able to participate in simple related tasks.
- Don't smoke in or around your house.
- Follow all directions for using any heating devices such as space heaters and regularly inspect central systems for signs of any wear and tear.
- Install operative smoke alarms on every level of your home including in hallways and near bedroom areas and test monthly. Keep replacement batteries readily available.
- Have at least one ABC-designated fire extinguisher in your home, ideally within reach of the kitchen and garage area. ABC-rated extinguishers are effective against fires involving trash, paper, wood, flammable liquids and electrical components. Your local fire department officials can perform an annual safety check to make sure your extinguisher is fully functional. For more information, check out [usfa.fema.gov](https://www.usfa.fema.gov)

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Fire Prevention Practices

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- If possible, install a home fire sprinkler system when building or remodeling to supplement smoke alarms and help reduce the risk of death in a fire.
- Never throw water on a cooking grease fire. Instead, try to cut off the source of oxygen by smothering the flames with a large lid or towel. And have a working extinguisher nearby!

Fire-resistant escape plans

Don't wait for an emergency to have a plan — determine with your family well in advance all escape routes and choose a meeting spot outside the home. If smoke is present, stay low to the floor when exiting and once outside NEVER re-enter the structure! Practice, practice, practice at least twice a year so everyone knows what to do and where to go. Adults and teens should be prepared to help younger children and animals get out safely — and always keep pet carriers or leashes near an exit.



Want more tips and tools for creating your family prevention plan? The National Fire Protection Association has some excellent online resources to use at [nfpa.org/safety-information](https://www.nfpa.org/safety-information)

home security

Whether you're in town or away on business or vacation, there are many things you can do to avoid becoming a burglary statistic or a victim of an intruder. First and foremost — keep your doors locked and your garage door closed even if you're there or leave for only a few minutes to run a quick errand. Thieves may be watching your home to learn your schedule or patterns of behavior so it's always best to take a variety of precautionary measures:

- Install an alarm system for round-the-clock monitoring of your house or apartment. Some providers also offer fire alert packages so discuss your individual needs with a licensed technician.
- Display the company's alarm-system signage in your front and back yards and use their decals on windows and doors where they can be easily seen.
- Include outdoor lighting in strategic locations and think about using motion-sensor lights by doorways, in the backyard or on the driveway or parking area.
- Install only deadbolt locks on exterior doors, preferably constructed of solid-core wood or metal. If your doors have glass adjacent or near the doorknobs, you may have to select locks that need a key to open them from the inside. Since this may prevent you from being able to get out of the house quickly in the event of a fire, have the key readily available or think about changing out your entry doors.
- Secure sliding glass doors with a locking bar and make sure they cannot be lifted off the track from the outside.
- Ensure window locks are in good condition and operable in case of fire.
- Taking a trip? Make arrangements for someone to mow your yard, pick up any debris and collect your mail or newspapers or stop delivery until you return. If you're leaving town for an extended time, consider hiring a housesitter or asking a friend or family member to come by your home frequently and at different times. If possible, let your local police department know when you'll be traveling.
- Keep hedges and shrubs around your home trimmed to eliminate hiding places.
- Do not place expensive electronic equipment where it can be visible from the street.
- Break down and dispose of boxes or packaging that can announce a new purchase.
- Use automatic timers to turn lights and music or the television on and off at varied times, but especially in the evening. (Don't forget to adjust timers to allow for changes from standard to daylight savings time.)
- Never leave a message on your answering machine that gives any indication to callers when you are away — and don't post any news of your upcoming travel or pictures while you're still out-of-town on any social media or similar sites. These are just open invitations to intruders who use the Internet to identify potential targets.
- It may seem unbelievable, but burglars may also read the newspaper or online obituaries to see when families are attending a planned funeral. Make sure someone stays behind — with the doors locked — to keep an eye on your home.

natural disasters

Before a natural disaster strikes, there are many things you can do to prepare your home and help keep your family safer in the wake of this type of emergency. Just like your fire safety plan, have similar procedures in place for dealing with disasters and make sure any plan includes phone contacts, escape routes, a meeting place, and alternative shelter such as a storm cellar. And remember to practice in advance so every member of your family is thoroughly familiar with all aspects.

Earthquakes

Modify or retrofit your home to prevent damage or injury from falling objects or moving furniture.

Learn how and when to turn off your home's main electric fuse box, water main and natural gas main.

Keep a wrench or pliers nearby.

Hurricanes

Replace gravel or rock landscaping materials with fire-treated, shredded bark. Store items that could become wind-borne in a locked garage or shed and ask neighbors to do the same. Consider installing impact-resistant shutters or have plywood available to attach on the outside of windows. After a hurricane, be alert to snakes, fallen power lines and stray animals that may be frightened and behave unpredictably or aggressively.

Hailstorms

Replace any compromised roof coverings with stronger, more resistant materials.

Floods

Elevate utilities such as water heaters, electric panels and furnaces 2 to 3 feet above the base flood elevation.

Have a plumbing professional install sewer back-flow valves to keep sewage from entering your home.

Lightning

Unplug appliances before a storm arrives, never during it. Do not use land-line phones during a lightning storm except in an emergency. Consider having a qualified electrician install a surge protection system to protect your electrical system and equipment such as computers. At the very least, use UL-approved surge protection strips for these devices.

Tornadoes

Prepare a basement, interior room, or outdoor cellar where you and your family can shelter before a tornado strikes. After a tornado, be alert to animals, snakes and downed electrical lines.

Wildfires

Keep combustible plants and vegetation away from the perimeter of your home and use fire-resistant shrubs and trees in landscaping plans. Check with your local nursery or gardening supply store for advice on available fire-resistant plants in your area. Identify and maintain a generous outside water source near your home such as a small pond, cistern, well, swimming pool or municipal hydrant. Contact your local fire department for applicable rules and permits before starting a brush fire.

Winter Storms

Be prepared for potential loss of heat, power, phone service and a shortage of supplies. Ideally, stock up during winter months with enough canned and nonperishable goods to last for three days. Fit exposed pipes with insulation sleeves or wrapping. Seal cracks and holes in outside walls, in the foundation near water pipes and around windows and doors with caulking or insulation.



always be prepared

Insurance protection

Making your home a safer place means knowing how you're protected with the right insurance option for your specific needs. More than just providing replacement of structures or household goods, homeowner's or renter's insurance may require a supplement or "rider" to your regular policy for the most thorough coverage. For example, depending on where you live, you may need to purchase separate **flood insurance**, which is backed by the federal government and administered in conjunction with your community and private insurers. This particular coverage stipulates a 30-day waiting period after your application is completed before the actual policy goes into effect.

Umbrella policies go beyond the limits of your vehicle and homeowner's policy to cover you against things like libel, slander and false arrest. So it's important to be aware of any special circumstances or requirements that could influence your decision when considering a policy purchase.

And it's always best to consult your agent or carrier for the most up-to-date information in your area as well as a thorough evaluation of your home and contents.



Your homeowner's policy covers flood damage — true or false?

False! Regular policies do not include replacement coverage for items lost or damaged in the event of a flood.

emergency kit checklist



In times of emergency, it's difficult to think clearly. By creating an emergency kit now, you'll have the basic things you need at your immediate disposal.

FOOD & WATER

- Three-day supply of water (1 gallon daily for each family member). Replace every 6 months if not using commercially bottled water.
- Three-day supply of nonperishable food (for each family member). Replace every 6 to 12 months or prior to the expiration date. Visit the FEMA website ([fema.gov/pdf/library/f&web.pdf](https://www.fema.gov/pdf/library/f&web.pdf)) for general guidelines on replacement of common emergency foods.
- Manual can opener and utensils.
- Camp stove with fuel or other nonelectric cooking device.
- Paper or plastic plates and bowls.

COMMUNICATION NEEDS

- Battery-powered or hand-crank radio and extra batteries.
- Copy of family disaster plan and important phone numbers.
- Mobile phone, extra battery and a charger for your vehicle.
- Prepaid phone card.
- Whistle to signal for help.

FIRST AID

- Waterless hand cleaner.
- Antibiotic ointment/Hydrocortisone cream.
- Adhesive bandages in assorted sizes.
- Pain relievers for adults and children.
- Sterile dressings.
- Oral thermometer (non-mercury, non-glass).

FIRST AID (continued)

- Insect repellent and sunscreen.
- Hygiene products, such as soap and toothpaste.
- Tweezers.

IMPORTANT DOCUMENTS

 Make sure you can access important personal documents in the event of an emergency. Keep them stored in a secure location away from your residence, such as a safe deposit box at a bank or a safe in your attorney's office. Consider having an electronic copy of these items on your smartphone or stored in a cloud.

- Estate planning documents (wills, powers of attorney, trusts and medical directives, etc.).
- Licenses, passports, birth certificates, marriage certificates, Social Security cards and military records.
- ATM/Debit, bank statement and credit card information.
- Homeowners, renters, auto, life and medical insurance policy information.
- Inventory lists, photos or disk of possessions.

SPECIAL NEEDS

- Infant formula, baby food, diapers and other supplies.
- Prescription medications (1-week supply) and copies of prescriptions.
- Prescribed medical supplies, such as glucose or blood pressure monitoring devices.
- Eyeglasses, contacts, contact solution and contact case.
- Items for disabled family members.
- Items for elderly family members.

PET NEEDS

- Three-day supply of food and water.
- Leash and collar with identification and date of rabies vaccination.
- Immunization records.
- Pet carrier or wire cage.

OTHER BASICS

- First-aid instruction booklet.
- Flashlight with fresh batteries and extra batteries.
- Candles, lighter and waterproof matches.
- Multipurpose ABC fire extinguisher (inspect monthly). Have a licensed professional inspect annually.
- Masks to help filter dust.
- Work gloves.
- Sanitation supplies, such as moist towelettes.
- Plastic sheeting and duct tape to create a shelter.
- Wrench or pliers to turn off utilities.
- Local maps.
- Change of clothing and shoes for each individual. Include coats, scarves and gloves for cold climates.
- Blanket or sleeping bag for each individual. Consider additional bedding for cold climates.
- Extra set(s) of vehicle keys.
- Cash and coins for 1–2 weeks.
- Plastic garbage bags.
- Chlorine bleach and instructions for disinfecting.
- Emergency supplies for your vehicle.



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