



THE USAA  
EDUCATIONAL  
FOUNDATION®

PERSONAL SAFETY

# when disaster strikes: readiness & recovery

# 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.

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# natural disasters 101

Know the dangers



Learn more about the disasters most likely to strike your area by contacting your local American Red Cross ([redcross.org](http://redcross.org)) or Federal Emergency Management Agency ([fema.gov](http://fema.gov)).



You may live in an area that's not prone to earthquakes, hurricanes, floods or tornadoes, but natural disasters come in many forms and can occur at any time — almost always when you least expect them. The best way to protect your family, home and pets is to be proactive. Plan ahead and plan for the worst. Start now by creating a family emergency plan and preparing your home and possessions.

## Types of disasters

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- Blackouts
- Chemical emergencies
- Drought
- Earthquakes
- Fires
- Floods
- Heat waves
- Hurricanes
- Mudslides
- Terrorism
- Thunderstorms
- Tornadoes
- Tsunamis
- Volcanoes
- Wildfires
- Winter storms

## Are you covered?

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### Review Homeowners Insurance

Check your existing homeowners insurance policy annually to ensure you have sufficient coverage if a disaster damages or destroys your home and contents. Create an inventory of your possessions, including dates of purchases, prices, serial numbers, and receipts. If you have to file a claim, this will ensure you do not overlook anything lost in a disaster. Supplement your inventory with photographs.

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### Obtain Or Review Renters Insurance

If you don't already have renters insurance, remember that landlords usually carry insurance only on the building itself — insuring your possessions is your responsibility.

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### Look Into Flood Insurance

Traditional homeowners policies do not cover flood damages. Depending on your location, your lender may require you to obtain separate flood insurance. Flood insurance is available through federal government programs ([floodsmart.gov](http://floodsmart.gov)) in cooperation with local communities or through private insurance companies.

# prepare your home

You can't prevent a natural disaster from happening, but you can limit additional damage and injuries by taking some preemptive steps. Invest the time beforehand to learn and do all you can to protect your family, home and possessions in specific situations.

## Hazards hiding in plain sight

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In a disaster, everyday household items can cause injury and damage. Anything that can move, fall, break or cause a fire is a potential hazard.

- Fasten shelves securely. Place large, heavy objects on lower shelves.
- Brace overhead light fixtures.
- Ensure paint, pesticides and other flammables are stored away from direct or indirect heat sources.
- Secure or store outdoor items such as flower pots, patio furniture or portable basketball goals.
- Ask neighbors to do the same and offer to lend a helping hand, especially to elderly or disabled residents in your area.

## Secure important documents

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Make sure your household inventory, receipts, photographs and important financial, insurance and legal documents are securely stored. Store sensitive, confidential information in a secure location away from your residence, such as in a bank safe deposit box or with an attorney. It's important that your executor will have convenient access to the documents in the event of your death. Since some states restrict or limit access to a bank safe deposit box upon the owner's death, you should consult your legal adviser or financial planning professional to determine your best course of action.

*Use the Important Documents form on page 23*

## Preserve your memories

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Upload family photographs from cameras and mobile devices to a dedicated online photo storage site. "Cloud storage" options also provide for data and documents storage.

# damage controls



## Earthquakes

Retrofit or modify your home to prevent injury or additional damage from falling objects or shifting furniture. Locate and learn how to turn off your home's main electric fuse box, water main and natural gas main. Make sure you have the necessary tools.

## Floods

If possible, elevate utilities and appliances such as water heaters, electric fuse panels, and furnaces two to three feet above the lowest level of the living area. Consult a licensed contractor for details and permit requirements. Have sewer back-flow valves installed to keep sewage from entering your home.

## Hurricanes

Replace gravel or rock landscaping or paving materials with fire-treated, shredded bark. Store items that could become wind-borne in a locked garage or shed. Ask neighbors to do the same. Consider installing impact-resistant shutters that can be closed over windows.

## Hailstorms

Consider replacing hail-damaged roof coverings with stronger, more resistant coverings.

## Lightning

Unplug appliances and electronic devices BEFORE a storm arrives, never during. Don't use land-line phones during a lightning storm except in case of an emergency. Invest in UL-approved surge protection strips or consider having a qualified electrician install a surge protection system in your home to protect your electrical system and electronics.

## Tornadoes

Prepare a basement, interior room (preferably without windows) or underground cellar you and family members can take shelter in before a tornado strikes.

## Wildfires

Keep plants that are more likely to catch and spread fire away from the perimeter of your home. Plant only fire-resistant shrubs and trees. Go to [firewise.org](http://firewise.org) for recommendations in your area. Identify or maintain an ample outside water source near your home such as a pond, cistern, well, swimming pool, or hydrant. Contact your local fire department before burning brush, especially during recognized drought seasons and burn bans. For information on fire laws, visit [usfa.fema.gov](http://usfa.fema.gov)

## Winter Storms

Prepare for the potential loss of heat, power, or phone service and a shortage of supplies. Cover exposed pipes with fitted foam insulation sleeves or wrapping. Seal cracks and holes in exterior walls and the foundation near water pipes with caulking or insulation approved for outside use. Keep chimneys clear of any overhanging or fallen branches and be sure to schedule regular inspections and cleaning.

# prepare your family

Being prepared means having a plan of action that considers everything from evacuation routes and survival kits to household inventories and first aid supplies.

## Family emergency plan

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Every family member should know what to expect and what to do in an emergency. Create a thorough emergency plan, discuss it together and review it at least twice a year.

### **CREATE A SOLID EMERGENCY PLAN:**

#### **KNOW ESCAPE ROUTES**

Make sure every family member knows the best escape routes out of your home as well as which places inside your home are safest during certain disasters. For example, if a tornado approaches, family members should retreat to a basement, cellar, or interior room with no windows on the lowest floor of the structure. Consider placing portable fire escape ladders in rooms above the ground floor.

#### **CHOOSE MEETING LOCATIONS**

Select a safe meeting place outside your home in case of a sudden emergency, such as a fire. You should also select a location outside your neighborhood in case a disaster makes it impossible to return home. Plan an alternate meeting location as well.

#### **USE TECHNOLOGY AND SOCIAL MEDIA**

Phone service is often unavailable during a disaster but text messages often continue to get through a carrier's system when the network is overloaded with callers. Learn how to use instant messaging and social media to update others and stay informed of disaster-related information. For more information, visit "Prepare Your Data And Devices" at [redcross.org](http://redcross.org)

#### **LEARN FIRST-AID SKILLS**

At least one family member should know how to respond if someone becomes ill or injured in a disaster. Take a first-aid or CPR (cardiopulmonary resuscitation) class. Your local American Red Cross chapter offers courses.

#### **SELECT CONTACTS**

Ask an out-of-town relative or friend to act as your emergency contact. Appoint more than one in case your other choice is not available. When called, your contact person(s) should get the following information:

- Family member's name (and if they are with other family members, especially young children).
- Their location.
- Physical condition (if they are safe or injured in any way, for example).
- Next steps or destination.
- Means of contact.

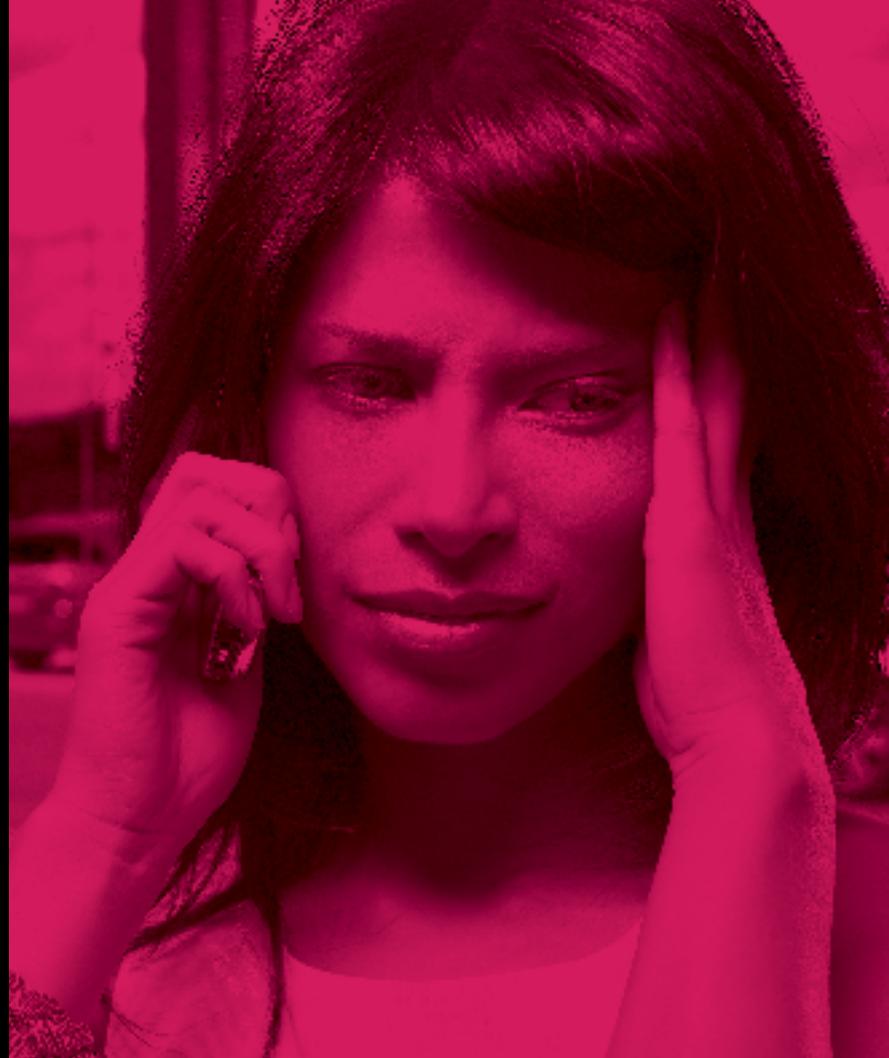
## Calling all responders: **emergency contacts**

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The ICE (In Case of Emergency) program is recognized by emergency responders nationwide. Simply enter ICE into your list of contacts on your mobile phone with the number of your designated contact. Make sure your contact knows your medical history such as drug allergies and implanted devices. There are commercially available ICE stickers that can be placed on the back of your phone with your contact's number in the event your phone is typically secured with a passcode.

Post important phone numbers near land-line telephones in your home — assuming your home is safe to access and phone service is available — and give each family member an emergency contact card to carry at all times. Teach children when and how to call emergency numbers including 9-1-1 and a primary contact. Make sure they know your mobile phone number in case you are separated.



## Family emergency information

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In a natural or other disaster situation, prompt medical attention based on having the most information possible can affect a patient's treatment and outcome. Complete the Family Emergency Information form for each member of your family; include any special instructions and store it with your Emergency Kit.

# helping those with special needs



The elderly or disabled often have special needs to consider during a disaster. Be sure to include them in your family emergency plan — whether they live with you, on their own, or in a supervised facility. Do not assume others are able to care for your loved one in a disaster situation. Provide any caregivers with your contact details.

## FOR YOUR ELDER'S SAFETY:

- Learn the facility's emergency procedures if your loved one lives in an assisted living facility or nursing home.
- Talk to local emergency service providers to learn what help might be available to your elder during and after a disaster.
- Know where the designated special needs shelters are located in your community.
- Plan and practice emergency procedures, including evacuation plans, with home health-care agencies, nurses or other caregivers.
- Designate an emergency contact for your elder. If possible, make sure your elder knows how and when to call this individual.
- Provide your elder with a completed "Family Emergency Information" form.
- Keep a completed "Family Emergency Information" form in your elder's emergency supply kit.
- Label essential medical equipment and attach laminated instructions for use.
- Make sure your emergency supply kit includes items for your elder's health and personal needs, such as:
  - Prescription medications (1-week supply), dosage information and copies of prescriptions.
  - Prescribed medical supplies: glucose or blood pressure monitoring devices, or portable oxygen supply.
  - Special equipment, such as extra wheelchair batteries.
  - Copies of medical insurance and Medicare and Medicaid cards.
  - Extra eyeglasses.
  - Hearing aid and extra batteries.
  - Personal hygiene items.
  - Personal items for comfort, such as family photographs.

*The American Red Cross provides comprehensive advice on how to aid those with special needs at [redcross.org](http://redcross.org)*

# Helping disabled individuals

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- Make sure local emergency service providers and rescue workers know your loved one's address. Many city and county government emergency management offices keep lists of disabled individuals so they can be located quickly.
- Teach family members and neighbors how to help in a disaster. Show them where emergency supplies are kept and how to operate necessary equipment.
- Know designated special needs shelter locations.
- Label essential medical equipment and attach laminated instructions for use.
- Make sure your loved one wears medical alert tags or bracelets as appropriate.
- Learn what to do during power outages, including how to connect essential medical equipment to back-up power. Know the locations and availability of several medical facilities if your loved one requires life-sustaining treatment.
- Provide the disabled individual with a completed "Family Emergency Information" form, as appropriate.
- Make sure the emergency supply kit includes items for the disabled individual's health and personal needs, such as:
  - Prescription medications (1-week supply), dosage information and copies of prescriptions.
  - Prescribed medical supplies, such as glucose or blood pressure monitoring devices, or portable oxygen supply.
  - Special equipment, such as extra wheelchair batteries and other forms of back-up power.
  - A list of the style and serial number of essential medical devices and instructions for use.
  - Copies of medical insurance and Medicare and Medicaid cards.



# Helping children cope

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## BEFORE A DISASTER:

- Teach children warning signals such as smoke and carbon monoxide detectors, fire alarms and community horns and sirens.
- Show children how to dial 9-1-1 and explain when to call.
- Teach children to memorize important information such as their family name, address and phone number.
- Allow children to assist in packing the emergency kit. They may want to include books or games.

## DURING A DISASTER:

- Calmly and firmly present children with a realistic picture of the situation.
- Offer words of reassurance.
- Encourage children to talk about their concerns.
- Control your own emotions when children are present.
- Make arrangements for children in case you cannot get home.
- Keep the family together as much as possible. Children may worry that their family members will not return.



For more ideas...



**For more ideas and resources to help children before, during, and after a disaster, go to:**  
*fema.gov* (Federal Emergency Management Agency),  
*naeyc.org* (National Association for the Education of Young Children), *healthychildren.org* (sponsored by the American Academy of Pediatrics)

# For pets

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## TO HELP PETS REMAIN SAFE DURING A DISASTER:

- Keep vaccinations updated.
- Make sure your pets wear a collar with their name, your phone number, address, current license and rabies tags.
- Consider an implanted I.D. chip. Consult with your veterinarian.
- Keep leashes, pet carriers or wire cages on hand.
- Ask a local animal shelter, FEMA office, or your veterinarian about emergency pet shelters. They will not accept pets without proof of vaccinations.
- Plan to take pets with you if evacuation is necessary. If it is not safe for you to stay, it is not safe for your pets to stay. Many emergency shelters do not accept pets. Have a plan before you have to evacuate. Contact your local office of emergency management and ask if you will be allowed to evacuate to shelters that will accept both you and your pets. Many hotels waive pet restrictions in emergency situations. Contact hotels and motels along your evacuation route and ask if they accept pets in an emergency. Make reservations in advance. Ask family or friends who live outside your immediate area if they can provide shelter for you and your pet. Make sure your emergency kit includes items for your pets, such as:
  - Extra food and large-capacity self-feeder and water dispenser.
  - Extra medications, if needed.
  - Kitty litter and litter box.
- If you must leave pets behind, bring them inside to keep them from running away. Make sure they have plenty of food and water. Never leave your pets outside during a disaster.
- Keep current photographs of your pets in case they become lost.



## Identify yourself

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Medical alert bracelets for the entire family are good to have during a disaster since they provide key information about your identity and critical health needs. MedicAlert Foundation offer services and products for everyone in the family. See [medicalert.org](http://medicalert.org) for details.

# if disaster strikes

Remain calm. Listen to emergency broadcasts in your area if possible. Prepare to evacuate if necessary. It's time to put your family emergency plan into motion.

## Watch & warning

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A watch means conditions favor the chance of severe weather in your area. Tune to radio or television stations for updated information and be prepared to evacuate or take other measures in the event the situation worsens.

A warning means severe weather has been sighted and is occurring in your area. Take immediate steps to protect yourself and your family. Follow any broadcast or instructions distributed by emergency personnel and evacuate as necessary when notified by authorities.

### **THE EMERGENCY ALERT SYSTEM (EAS)**

*[fcc.gov/pshs/emergency-information](http://fcc.gov/pshs/emergency-information)*

Warns the public about emergency situations through local television stations, satellite radio, Direct Broadcast Satellite (DBS) or cable systems.

### **NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION WEATHER RADIO ALL HAZARDS (NOAA)**

*[weather.gov](http://weather.gov)*

Broadcasts continuous weather information, including National Weather Service warnings, watches, forecasts and other hazard information.

## Evacuation procedures

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Be sure your vehicle has a full tank of gas and gather your family emergency kit if evacuation seems likely.

### **IF YOU DO LEAVE HOME:**

- Leave early enough to avoid being trapped by heavy traffic or severe weather.
- Take one vehicle for your family if possible to help reduce the number of vehicles on the road.
- Tell your emergency contacts that you are leaving and where you expect to go.
- Leave a note at home telling others when you left and where you are headed.
- Secure your home by locking doors and windows. Also unplug electrical equipment and small appliances. If flooding is likely, unplug refrigerators and freezers as well. Turn off water, gas and electricity if instructed to do so.
- Listen to the radio and follow recommended evacuation routes.
- Stay clear of downed power lines, flooded streets, and obvious road hazards.

# recover.

## first steps

If a disaster has damaged your neighborhood or home, your first priority should be safety. Follow these guidelines to protect you, your family and others.



### Assess Injuries

If anyone is injured or extremely distressed, seek immediate medical attention.



### Stay Off Streets

Help emergency workers react quickly by staying out of their way.



### Check On Neighbors

Children, elderly, or disabled neighbors who may have been alone during the disaster should be a priority.



### Listen For Instructions

Listen to news reports and emergency updates for instructions on what to do, where to go, and how to obtain disaster relief services.



### Stay Out Of Your Home

If your home is severely damaged, stay out of it. Structural damage could cause ceiling or floors to collapse while damaged wires or gas leaks that may not be visible pose other risks. Steer clear of downed power lines! You can be injured by a downed power line even if you don't come into physical contact with the line.

Use a battery-powered radio or car radio if power is out. Social media channels can help you communicate, stay connected to family and friends, and receive real-time information. Ideally, know how to use these resources ahead of time.



### Contact Your Insurer

Notify your insurance provider at the earliest opportunity of any damage to your property and know what steps you should follow to submit a claim.



### Report Hazards

Notify authorities immediately if you observe the following:

- Chemical spills
- Damaged bridges or walls.
- Displaced wild animals.
- Downed power lines.
- Gas leaks.
- Injured or dead animals.
- Washed-out or flooded roads.

# Where to get help

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**Local news outlets will generally report where and how to obtain emergency help. Other resources include:**

## American Red Cross

Provides for immediate needs, such as first aid, emergency housing, food and water. Offers mental health services. Provides clean-up kits when a disaster warrants it.

## Salvation Army

Provides food and water, emergency housing, cleanup and restoration services, clothing, other living supplies, and spiritual and emotional care.

## FEMA

Can provide housing assistance if your home was severely damaged or destroyed. Also provides financial assistance, crisis counseling, disaster unemployment support, legal advice and other services in areas declared major disasters.

## Volunteers of America

Provides individuals and communities with emergency assistance, disaster assistance, food bank provisions and more.

## State and Local Offices of Emergency Preparedness

A disaster recovery center may be established in or near your community where you can meet with volunteer agency representatives.

## Community Groups

Local places of worship, service organizations, and large businesses may offer help.

## United Way 2-1-1

Provides information about critical health and human resources in your area.



[redcross.org](http://redcross.org)



[salvationarmyusa.org](http://salvationarmyusa.org)



[fema.gov](http://fema.gov)



[voa.org](http://voa.org)



*Get Connected. Get Answers.*

[211.org](http://211.org)



# returning to your home

The disaster may be over, but use extreme caution when returning to your neighborhood and home. Return during the day, never at night. Be alert to safety risks as you drive and walk. Debris-filled streets may be hazardous. Watch for animals, especially snakes. A disaster site is no place for your children. Leave them with a friend or relative. If they must come with you, never leave them unattended.

## Follow Instructions

- Cooperate fully with local authorities and rescue personnel. Do not return to your area until authorities say it is safe.
- Do not enter your home or apartment if:
  - A building inspector has placed a color coded sign on the structure.
  - Colored tape blocks doors or windows.
  - Flood waters remain around the building.
  - You smell gas or hear a hissing sound.

## Use Caution

- Have a professional contractor or emergency worker inspect your home if you have any doubts about its safety.
- Watch for unstable objects which could fall from trees, roofs or shelves.
- Leave immediately if you smell fumes from spilled household chemicals.
- Stay away from any damaged electrical wires.
- Turn off the main water valve if pipes are damaged.
- Do not use tap water until local authorities confirm it is uncontaminated.

## Begin Clean-Up

- Wear protective clothing such as sturdy shoes, leather or rubber gloves and a mask.
- Open cabinets and drawers cautiously. Rodents, snakes and insects may be hiding in these dark places.
- Take steps to have rodents, snakes and insects removed from your home.
- Discard food, medicines and other supplies exposed to floodwaters, heat or smoke.
- Pump out a flooded basement slowly (no more than  $\frac{1}{3}$  of the water daily) to avoid damage.
- Clean and disinfect all wet items. Mud and floodwater debris can contain sewage and chemicals. For cleaning recommendations, visit [redcross.org](http://redcross.org) or [fema.gov](http://fema.gov)
- Remove and discard soggy materials such as dry wall, carpeting and paneling before mold develops.



## Assessing damages

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Use the Damage Assessment Checklist form included at the back of this booklet to track items requiring repair or replacement.

- Photograph or video damages.
- Locate receipts, credit card statements, canceled checks or monthly bank statements showing the value of lost or damaged possessions, if possible.
- Keep receipts and records of disaster-related expenses, such as repairs, lodging and supplies. These may help when filing an insurance claim and claiming losses on your federal income tax return.
- Make copies for your insurer and for your own files.

## Using utilities

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### Telephones

- After a disaster, use the phone only to report life-threatening emergencies.
- If you don't have phone service, arrange to use a neighbor's phone to report your outage.



### Electric

- Do not enter standing water to access the electric panel - call a qualified electrician for help.
- When restoring power, turn on breakers one at a time. If you detect a burning odor or see frayed wires or sparks, turn off all breakers.
- Unplug appliances if safe to do so and check for any obvious damage. Dry out all appliances completely prior to use. When in doubt, ask a professional to repair any items as needed. For more information, visit [redcross.org](http://redcross.org)



### Plumbing

- Turn off the main water valve if pipes are damaged. Contact a plumber if you need help.
- Keep up with local news reports regarding water safety.
- Follow instructions for boiling or disinfecting water for cooking, cleaning, or bathing.

# Using generators

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- Consult your utility company before using a power generator.
- Never operate a portable generator indoors — not even in a garage, carport, basement, crawlspace or any enclosed or partially enclosed area.
- Place the generator away from windows, doors or other areas that could allow carbon monoxide (CO) to seep indoors.
- Install battery-operated CO alarms or electric alarms with battery backups.
- Do not connect a generator to your home's electrical circuits without an approved, automatic-interrupt device.
- If a generator is connected directly to electrical circuits, it can become a major fire hazard when electrical service is restored.
- Improperly connecting a generator to your home's electrical circuits may endanger workers restoring power in your area.
- Make sure the cords connected to the generator are appropriately rated for the electrical load.
- Never refuel a generator while it is operating.



Never use a BBQ pit or outdoor stove or grill for indoor cooking or heat!

# first response

## financial measures

Avoid making major financial decisions while you and your family are recovering from a disaster. The following steps can help with immediate financial concerns:



### Request Emergency Financial Assistance

Listen for public service announcements to direct you to sources of emergency financial assistance. Generally, this money is not taxable for federal income tax purposes.



### Pay Insurance Premiums

Do not stop paying insurance premiums. This will keep your policy in force and protects your property throughout the repair process.



### Contact Your Employer

Some companies provide emergency funds for employees affected by disaster. Ask about your employer's leave policy and how time off may affect your employee benefits.



### Contact Lenders

Ask creditors such as your mortgage company for more time to pay, if needed. Notify them before payment is due.

Notify your lender if you have damages resulting in a claim so you can be informed about their claim processes regarding repairs and payments.

A financial planning professional can help you develop a comprehensive financial disaster recovery plan.



### Stop Bills

Notify utility and other service companies if you cannot live in your home and ask them to stop billing until further notice. Ask them to waive connection charges if you transfer service to a new location.

# repairing the damage



If you have to vacate your home during repairs, let local law enforcement officials know it will be unoccupied. You should inform family members, trusted friends and neighbors, your insurance provider, and employer of your temporary location.

## Hire a contractor

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After a disaster, competent home repair companies are usually in short supply. Be cautious of inexperienced and even fraudulent individuals who offer to quickly repair your home at a discount price. Take time to find reputable roofers, builders and contractors through your insurer.

### **These tips from the Federal Trade Commission (FTC) and FEMA can help:**

- Interview several licensed and bonded contractors. Ask for a list of recent customers and contact them for references.
- Check your local Better Business Bureau (BBB) and Home Builders Association to see whether complaints have been filed against a contractor.
- Ask for a detailed written estimate and completion date before signing a contract. Obtain a copy of the final, signed contract before work begins.
- Never pay in full at the start of a repair project — it's customary to pay a deposit of 20-30 percent of the total cost. However, some contractors may ask you to pay for materials upfront. Consider accompanying them to any stores or paying the supplier directly.
- Pay only by check, debit or credit card — never in cash. Pay the final amount only after all work has been completed to your satisfaction.
- Consider asking an attorney to review a home repair contract particularly when extensive work is required.



### **Fight Fraud**

*To report fraud or unfair business practices, contact your state's attorney general. To file a complaint or for more information, visit [ftc.gov](http://ftc.gov)*

# take care of yourself



Disasters can cause emotional as well as physical damage. You and your family may experience sadness, anger, anxiety and grief due to what you've been through. However, time, the restoration of your home and resumption of regular activities can bring healing and comfort.

## Pay Attention To Health

- Get enough sleep and rest when possible.
  - Drink ample water from a safe source.
  - Eat well and continue normal physical activities.
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## Ease Stress

- Talk about your feelings with your spouse, close friend or clergy member.
  - Return to personal and family routines when possible.
  - Stay connected with family and friends.
  - Accept offers of help.
  - Participate in memorial services.
  - Limit watching media coverage of the disaster.
  - Update your family disaster plan.
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## Seek Help

**If the following symptoms increase with time, seek professional help:**

- Periods of crying or feelings of sadness.
- Feeling worthless or guilty for no reason.
- Ongoing anxiety.
- Preferring isolation rather than interaction with others.
- Sleeping too little or too much.
- A significant change in appetite or weight.
- Lack of motivation to perform even simple tasks.
- Thoughts of suicide or death.

# special concerns



## Children

A child's reaction to a disaster varies by age, how parents react, proximity to the damaged area, and whether friends or family members were injured or lost.

**Children of all ages may experience the following emotions and symptoms:**

- Fear a disaster will strike again.
- Loss of interest in school or other activities.
- Nightmares or other sleep disturbances.
- Regressive behavior.

You can help by being honest. Calmly give age-appropriate facts about the disaster, admit your own concerns, but emphasize the things you can all do to cope.

**In addition, the Academy of Child and Adolescent Psychiatry recommends that you:**

- Discuss plans for making your home safer and for helping others.
- Encourage children to talk about their feelings.
- Spend extra time with youngsters, especially at bedtime.
- Let children help with recovery efforts relevant to their age and abilities and be sure to acknowledge their contributions.
- Resume at the earliest possible time a regular routine for school, play, meals and rest.



## Elderly Or Disabled Individuals

Once you've assessed the status of your immediate family, check on elderly or disabled neighbors when it is safe to do so. Remember to first follow any instructions by authorities and obtain their assistance if necessary, particularly when someone is injured or extremely distressed. Provide access to clean water and safe nutrition, offer to contact a family member or caregiver, and help locate appropriate disaster relief services.



## Pets

In the wake of a disaster, pets may be better left in the care of someone outside the damaged home or area, such as a friend or family member, veterinarian, or familiar boarding facility. If possible, arrange to feed your pet its usual diet and provide a favorite toy or bedding during their stay. Try to visit and play with your pet often to help their recovery and yours.

Upon their return home, expect unusual behavior or a regression in house-training or other areas such as chewing on furniture, excessive barking, and other signs of stress. Be patient and remember your pets cannot understand the changes or situation — give them some extra attention and the time to heal but don't hesitate to contact your veterinarian if your pet's behavior is especially worrisome or becomes aggressive.

# emergency kit

Use the following checklist to assemble your supply kit.  
Include other items as appropriate for your family.

## FOOD AND WATER

- Three-day supply of water (1 gallon daily for each family member).  
Replace every 3 months.
- Three-day supply of nonperishable food (for each family member).  
Replace prior to the expiration date.
- Manual can opener and utensils.
- Camp stove with fuel or other nonelectric cooking device.
- Paper or plastic plates and bowls.

## COMMUNICATION NEEDS

- NOAA Weather radio, 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.
- Rubbing alcohol.
- Antibiotic ointment.
- Hydrocortisone cream.
- Adhesive bandages in assorted sizes.
- Eyewash solution.
- Pain relievers for adults and children.
- Sterile dressings.
- Oral thermometer (non-mercury, non-glass).
- Insect repellent and sunscreen.

## FIRST AID - Continued

- Hygiene products, such as soap and toothpaste.
- Tweezers.
- Petroleum jelly or other lubricant.

## 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 and prescription medications.
- 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.

# emergency kit pt.2

## OTHER BASICS - Continued

- 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.

## 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 bank safe deposit box or your attorney's office.

DOCUMENT	LOCATION
<input type="checkbox"/> ATM/Debit card information	
<input type="checkbox"/> Bank statement	
<input type="checkbox"/> Birth certificate	
<input type="checkbox"/> Credit card information	
<input type="checkbox"/> Driver's license	
<input type="checkbox"/> Durable power of attorney	
<input type="checkbox"/> Health care power of attorney	
<input type="checkbox"/> Health insurance cards	
<input type="checkbox"/> Insurance policies	
<input type="checkbox"/> Inventory list	
<input type="checkbox"/> Living will	
<input type="checkbox"/> Login and passwords	
<input type="checkbox"/> Marriage certificate	
<input type="checkbox"/> Medical directives	
<input type="checkbox"/> Military records	
<input type="checkbox"/> Passport	
<input type="checkbox"/> Power of attorney	
<input type="checkbox"/> Proof of address (utility bill)	
<input type="checkbox"/> Social Security card	
<input type="checkbox"/> Trust	
<input type="checkbox"/> Vehicle registration	
<input type="checkbox"/> Will	

# family emergency information

## FAMILY MEMBER INFORMATION

Complete the following information for each member of your family. Include specific instructions as appropriate.

### FAMILY MEMBER #1

Name

Immediate action

Out-of-town contact

Relationship

Address

Home phone

Work phone

Mobile Phone

E-mail

Meeting place 1

Meeting place 2

Daytime location

Driver's license number

Birthdate

Social Security number (SSN)

Blood type

Evacuation location

Allergies

Other instructions

### FAMILY MEMBER #2

Name

Immediate action

Out-of-town contact

Relationship

Address

Home phone

Work phone

Mobile Phone

E-mail

Meeting place 1

Meeting place 2

Daytime location

Driver's license number

Birthdate

Social Security number (SSN)

Blood type

Evacuation location

Allergies

Other instructions

# family emergency information

## MEDICAL PROVIDER INFORMATION

### PHYSICIAN #1

Name

Address

Phone

Website

### PHYSICIAN #2

Name

Address

Phone

Website

### PHYSICIAN #3

Name

Address

Phone

Website

### PHARMACIST

Name

Address

Phone

Website

### VETERINARIAN

Name

Address

Phone

Website

### MEDICAL INSURANCE PROVIDER

Name

Phone

Member ID

Policy number

Website

### OTHER INFORMATION

### HOMEOWNERS/RENTERS INSURANCE PROVIDER

Name

Address

Phone

Website

Policy number

### AUTO INSURANCE PROVIDER

Name

Address

Phone

Website

Policy number

### NOTES





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