



That Natural Disaster on the News Could Indeed Happen to You

How just a little preparation now can make your life easier – or even save it.

By Mark McGillivray

Too often, especially of late, Americans have witnessed the scenes of natural disasters and seen shattered communities and shaken citizens picking up the pieces — the shell-shocked look of a family surveying the wreckage of their home, or worse, the cries of anguish upon discovering that a loved one did not make it.

The common refrain when we absorb the reality of someone else's tragedy is that "it could never happen to me."

Those who have experienced a disaster, however, will tell you that it most certainly can.

Natural disasters – in particular seasonal storms, severe tornadoes, [raging wildfires](#), and [increasingly devastating and deadly floods](#) — have been [increasing in number and severity](#). This year alone, [eight weather and climate-related disasters](#) have each caused damage meeting or exceeding \$1 billion.

Many Americans, I think, are [aware of the frightening jump](#) in severity of disasters. And yet we're woefully unprepared. In the past year, [60%](#) of Americans have not practiced what to do in the event of a disaster either at home or at work. About the same percentage have no emergency plan that's been discussed with their household.

To an insurance claims person like me, those numbers are alarming, and not just because I know Americans suffer [more than \\$25 billion in property damage](#) each year because of disasters. What's equally concerning is that millions of Americans are putting themselves and their families at risk by not being as prepared as they can be for a weather-related disaster.

So, with the summer hurricane and wildfire seasons in full swing, we can't afford to let our guard down. Whether you're at home or traveling, you always need to plan ahead.

Especially if you live in a place where you don't expect to be in harm's way, don't take your safety for granted. By taking these three easy steps, you can ensure you and your family stay safe and have peace of mind, even in the face of a catastrophe:

1. **Pack an emergency kit.** There's no time to pack when disaster strikes. By taking an hour or so now to put together your [emergency preparedness kit](#) — including water, nonperishable food, medications, and personal documents — you can quickly evacuate later knowing you've got everything you need. Assembling the kit is as easy as grocery shopping, [list in hand](#) (or on your phone). Or turn to the Red Cross, which offers [already prepared emergency kits](#).
2. **Take inventory of your stuff.** Imagine a wildfire has burned up the neighborhood and you and your family have been forced to evacuate. Afterward, you'll want to return to your life as quickly as possible. And that will be difficult if you are uncertain exactly what needs to be replaced. To make it easier to get back to normal, spend a few hours on a weekend walking through your home jotting down what you see or taking pictures or video recordings of your belongings. Since paper lists can get lost or destroyed, store the information in the cloud or in an [app](#), such as Digital Locker.
3. **Practice evacuation routes.** This step might be the most time consuming, but it's also the most important. Emergencies can strike any time, day or night, and you have to move fast. You and your loved ones should work out beforehand [where to meet and how to get there](#).

Plan your evacuation routes at mealtimes when everyone is together. Then choose a morning to practice evacuating your house. Try timing yourself and your family in successive weeks. On the weekend, practice taking alternate routes to meet-up destinations to get a feel for what might be required if a disaster hits.

And be sure to have a full tank of gas and a map or GPS unit in your car at all times.

As we continue to see an increase in natural disasters across the country, emergency preparedness must be at the forefront of our minds. Safety during a disaster should be everyone's priority. Even if disaster hasn't yet darkened your doorstep, that doesn't mean you shouldn't always be prepared.