

Saturday, May 16

Take Inventory Before the Storm

I recently attended a public meeting sponsored by the Geary County Extension Education Unit Council where Garry Berges spoke. Garry is the Director of Emergency Management for Geary County. He provided an excellent presentation on the pre-planning families can do to prepare for unexpected disasters, such as tornados, flooding, and electrical outages. He specifically shared tornado safety since we are in the midst of tornado season. Last year there were a total of 40 tornadoes in Kansas which was 20 below the 1950-2014 average.

Although last year's tornado season was mild compared to other years, we each need to be diligent in taking precautions to keep ourselves and our loved ones safe. Steps you can take during pre-planning include: 1) Developing a plan of action. Identify a safe place where you will meet family members should you get separated. Make sure everyone knows important phone numbers and people to contact. 2) Practice your evacuation or safety steps with frequent drills. Don't assume that everyone in the family knows what they are supposed to do or where they are supposed to go. 3) Purchase, program, and use a NOAA Weather Radio that will warn you of severe weather. If you have a weather radio, but are unsure that it is programmed correctly, take it to the Emergency Management Office in your county. They can assist you with programming it specific to your location. 4) Listen to radio and television announcements that will keep you up to date on weather conditions. Make sure you have a battery operated radio in the event of a power outage. Put fresh batteries in your radio every 6 months to make sure it works when you need it. 5) Be aware of the weather forecast if you are planning outdoor activities or trips. Make sure you know what the forecast is for the duration of your hike, camping trip, or other outdoor activity.

When you find yourself in the midst of severe weather and potentially a tornado, there are things you can do to reduce risk of injury. The National Weather Service promotes the acronym "DUCK" as a quick and easy way to remember the basics when it comes to being safe when there is a tornado your area. The "D" reminds us to get **D**own to the lowest level. Go to the basement, if you have one. If you don't, contact a nearby friend or neighbor who has a basement and ask to share that space. The "U" reminds us to get **U**nder something sturdy. This can help protect you from falling debris. The "C" reminds us to **C**over our head. You can use a heavy blanket, a foam cushion, a hard hat, or whatever you have readily available to cover your head. Finally, the "K" reminds us to **K**ee in your shelter until the storm has completely passed.

There are other things you can do to help you regain yourself after a tornado strikes. Not only should we be concerned about our physical safety and well-being, but also about our insurance coverage and the possessions meant to be covered by our insurance policy. A 2014 tornado in Cherokee County resulted in \$10 million in damage. People lost their work place, their automobile, and/or their homes. Hopefully, their insurance coverage was adequate to cover their losses AND they had a personal home inventory to assist them in the claim process.

It is important to regularly review your homeowner's or renter's insurance policy. Insuring both the structure and contents is essential. Wind events are covered under homeowners policies, but the flooding that often accompanies these storms may not be part of your policy. Typically, a landlord will have insurance coverage on the rental structure only. Pull out your policy at least once a year to make sure it has the coverage you need. Specifically look at what type of disasters it will cover. Make sure your homeowners insurance provides enough coverage to rebuild your home and furnish it adequately. You also need to make sure it covers the types of natural disasters prone for your area, such as fire, lightening, flood, and wind damage to name a few.

Prepare a home inventory. A personal home inventory creates a record of the possessions you have in your home and their value. A thorough inventory will include the serial numbers for electronic equipment and appliances.

To create your home inventory, begin with listing every valuable item in your home. Include the serial number, make, model, and a brief description for each item. Save your receipts and keep them with your inventory. If you have antiques or other collectibles, keep a detailed record of those, as well. Update your inventory list as you acquire new items and replace old ones.

You should keep several copies of your inventory in different places. You want to make sure you can access a copy of the inventory even if your home is no longer standing (i.e. from fire, tornado). Consider purchasing a fire resistant box to store one copy in your home. You can also put a copy in a safe deposit box or lock a copy in a cabinet at your workplace, if appropriate. You could ask a close friend or relative to keep a copy in their home or share a copy with your accountant or attorney. The Kansas Insurance Department has an excellent free resource to assist you in creating your home inventory called "Personal Home Inventory". I have copies in my office at 119 E. 9th Street or you can call the Consumer Assistance Hotline at 1-800-432-2484 to request a free copy. Until next time, keep living resourcefully!