

kin.

NATIONAL PREPAREDNESS MONTH





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Disaster preparedness for homeowners: Start the conversation

Nobody likes thinking about what might happen if they're ever struck by a catastrophe. But the best way to keep your home and the people in it safe is by talking about the worst case scenario before it happens. That's one reason the Federal Emergency Management Agency (FEMA) chose "[Start a Conversation](#)" as this year's National Preparedness Month theme.

At Kin, we wholeheartedly support any effort to get people talking about disaster preparedness. Our conversation starters are a good place to begin.

Conversation starters

1. What supplies will we need in an emergency?
2. Is there a place we can shelter if our home is no longer inhabitable?
How will we get there?
3. How can we keep up with information from local authorities?
4. What can we do to make our home more resilient to disaster?
5. Are we protected financially if our home is damaged?

Ready to answer some of these questions? This guide can help. Let's get started!

Disaster planning 101

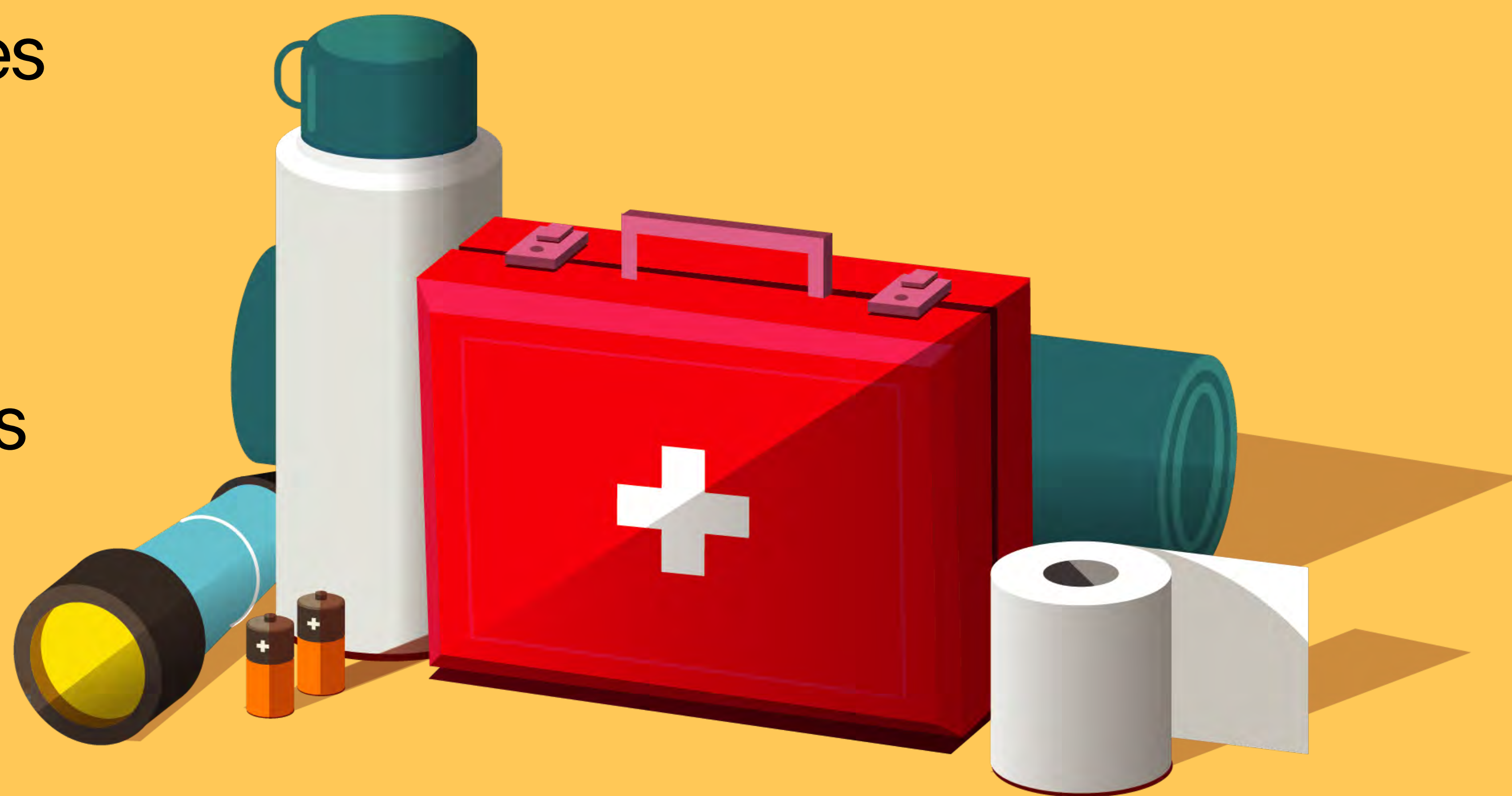
Every home and homeowner faces different risks based on the perils common in their area. However, just having a general disaster plan can go a long way toward keeping your family safe and minimizing property loss.

Build an emergency supply kit

Having these supplies on hand can help you weather any storm. Most can also fit in a large backpack so you're ready to evacuate. For water and food, make sure you bring enough for three days.

Emergency supply kit essentials

- Two-week supply of water – one gallon per person per day
- Two-week supply of non-perishable food
- NOAA hand crank radio
- Flashlight with extra batteries
- First aid kit
- Multi-purpose tool
- Hygiene and sanitation items
- Medication for seven days
- Emergency blanket
- Cell phone and charger
- Spare car keys and house keys
- Manual can opener
- Cash in small bills
- Local maps
- Copies of personal documents: proof of address, home deed, insurance policies, identification, birth certificates, medication list
- Written list of emergency numbers and personal contacts, including your insurance company
- Baby supplies (food, diapers, formula, bottles)
- Any medical supplies individuals in your family may need



Pets can make evacuating difficult. Some shelters may not allow them, or they might ask for proof of vaccination. You can store this, plus extra food and water, a leash, and your pet's microchip information in a pet carrier or bag that you keep with your own disaster kit.



Preparing to evacuate

Evacuating your home isn't easy – and it's not always up to you. Use these tips to get through an evacuation.

- **Get familiar with your state or local government's evacuation zones and routes.** These are usually posted on government websites along with designated places for shelter.
- **Stay up to date with the situation as it unfolds.** A good way to do that is to sign up for your state's department of emergency management's alerts. That way you'll get text messages alerting you to evacuation orders as well as severe weather and road closures.
- **Designate an emergency meetup spot for your family.** This can be an aunt's house out of town, a school, a shelter, or some other place outside of the impacted area. All that matters is that everyone knows about it so if you're separated, you know how to find each other.
- **Turn off utilities.** When it's time to go, shut off your gas, water, and electricity to prevent more damage caused by something catching fire or a pipe bursting.



Plot your route on a paper map and stash it with your disaster kit. This could be very handy if digital communications are out when you have to evacuate.

Check your home insurance policy

[Homeowners insurance](#) is designed to help you recover after a catastrophe, but it only works if you have enough coverage. Talk to your insurance company every year at renewal to make sure you have the [right amount of home insurance](#).

Kin customers can familiarize themselves with their policy details by [logging in to the Customer Portal](#) so they know what's covered.

Share your disaster plan with your household

Creating a disaster plan is a great first step, and hopefully, you took the time to talk through the how and why of it with all the members of your household.

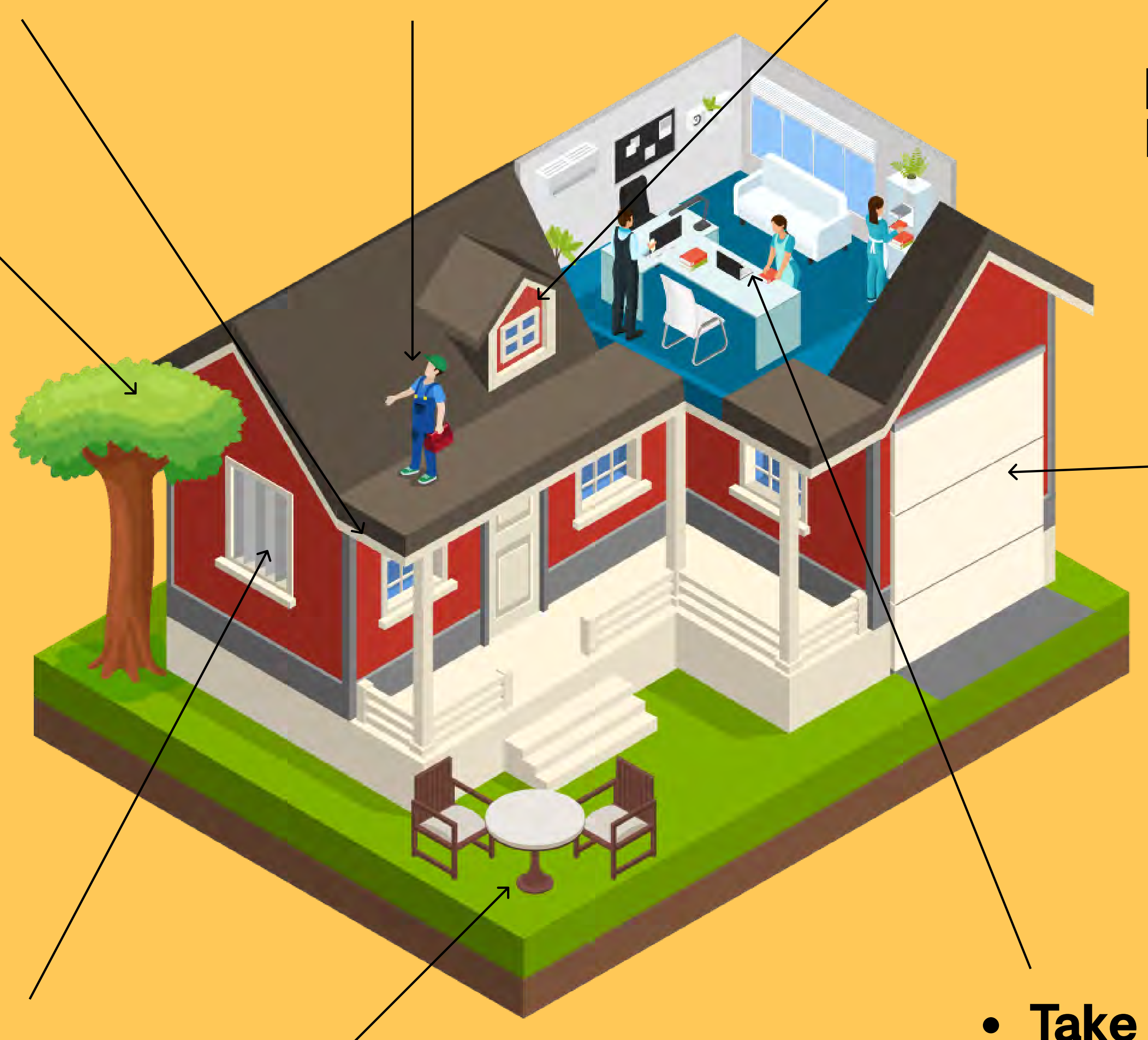
The next step? Practice. Run through each part so every family member knows what's expected of them in an emergency.

Finally, review your disaster plan at least once per year. That way, you'll know it's up to date and that your family is ready for whatever the future holds.

Preparing for hurricanes

Coastal homeowners need to be prepared for the very real possibility of a hurricane making landfall in their area. While hurricanes typically provide plenty of warning, you're much better off taking steps to prepare your home before hurricane season rolls around.

Make your home resilient to hurricanes

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- **Secure soffits.** Install stainless steel screws through fascia to the soffit. Apply sealant over the screws and let it set for 72 hours.
 - **Maintain your roof.** Hire a qualified roofer to secure loose shingles, make sure they're properly sealed, and install flashing around your chimney and skylights.
 - **Seal cracks and gaps around windows, doors, and other openings.** Gaps that seem small in dry weather can be the source of lots of water and big problems during a hurricane.
 - **Trim tree branches or dying trees.** This reduces the chance of a limb falling on your house or becoming a missile during the storm. (You may want to ask your neighbors to do this, too!)
 - **Get a wind-rated garage door to withstand storm pressure.** You can also temporarily reinforce your existing garage door with a brace.
 - **Install [hurricane shutters](#) to protect your windows from impact.** Plywood should only be used as a last-minute effort because it doesn't offer as much protection.
 - **Secure anything loose in your yard and store outdoor furniture.** High winds could send items flying. Ask your neighbors to do the same.
 - **Take care of your electronics.** Backup your important documents to cloud storage and unplug your devices before a storm starts to prevent damage from [electrical surges](#) and power loss.

Last-minute hurricane prep

If a storm's imminent, make sure you secure your home immediately if you can do so safely. You can do that by:

- ☑ **Closing all exterior and interior doors and windows, including the garage door.** Doing so can reduce wind force on the roof by [up to 30%](#).
- ☑ **Making sure to charge your cell phone.** Not only do you want your phone ready for [Wireless Emergency Alerts](#), but SMS sometimes works after a storm when other methods of communication won't. Another good idea is to buy a portable phone charger in case power is out for an extended period.
- ☑ **Downloading the free FEMA app.** The app provides real-time weather alerts from the National Weather Service targeted to your county. It also has emergency tips for each type of event and emergency shelter listings.
- ☑ **Putting your refrigerator on the coldest setting.** Doing so extends the life of your perishables in case of a power outage.
- ☑ **Blocking doors with sandbags and plastic or urethane foam.** Neither method is perfect, but both can help block the main entryway that water has to your house.
- ☑ **Tidying up outdoors.** Put away outdoor furniture, close gates, secure fences, tie down any fixtures in the yard, store tools and equipment, and bring vehicles into your garage. Essentially, you want to bring in anything that might be moved or damaged by high winds.
- ☑ **Storing contact info.** Make sure you have access to your insurance provider's contact information and any family members you might need to contact after the storm.
- ☑ **Moving valuables.** If you have a second floor, relocate your important documents, electronics, furniture, and other high-ticket items there. People in single-story homes may want to invest in water-proof bins and elevate valuables as much as they can to prevent water damage in case of flooding.





Preparing for floods

Floods are the [most common weather-related natural disaster](#) according to the National Oceanic and Atmospheric Administration, so most homeowners need to put some effort into flood preparedness.

Get your home ready for floods

- ✓ **Update your valves.** Hire a plumber to install a backflow or gate valve on every sewage pipe that connects to your home. These valves are designed to keep water flowing in the right direction: out.
- ✓ **Store water-sensitive equipment above your [base flood elevation](#) (BFE).** Everything from TVs to your backup generator, should go above your BFE. You might also want to check your electrical outlets and switches – these should all be at least one foot above flood level.
- ✓ **Clear your gutters.** And make sure they're attached securely to your roof.
- ✓ **Check your rain spouts.** Position rain spouts so that water will drain away from your house and any other structures.
- ✓ **Repair your roof as needed.** A new roof may cost several thousand dollars, but it can also prevent tens of thousands of dollars worth of water damage. Even better: some homeowners insurance companies may offer lower premiums if you have a new roof.
- ✓ **Repair sidewalks and driveways.** Crumbling infrastructure around your house could cause water to pool around it. Make sure out-of-date concrete and asphalt aren't creating a direct channel to your home.



Flood damage to your home and personal property is usually not covered by home insurance. For that, you need [flood coverage](#) in the form of an [endorsement](#) or separate flood insurance policy..

What to do when flooding is imminent

While it's important to prepare your home for a possibility of flooding, it's just as crucial to know what to do once waters start rising. If a flood is likely, you should:

- ✓ Place sandbags to block floodwaters.
- ✓ Move valuables and electronics to higher floors or up on counters.
- ✓ Shut off your electricity.
- ✓ Secure heavy appliances or furniture that might cause damage.
- ✓ Listen to your local authorities and clear out if they order you to evacuate.



Preparing for wildfires

While your home insurance is there to protect you if you experience a wildfire, it can't prevent a wildfire from happening in the first place. Take these steps if your home is exposed to wildfire risk.

Defend your home against wildfire

Protect your home by:

- **Covering attic vents with a fine, metal mesh to prevent embers from entering.** While you're at it, look for other areas around your home for places where embers might enter and seal them off.
- **Clearing debris from your gutters.** Keeping gutters (and, really, all of your property) free from dead or dry vegetation can reduce your wildfire risk.
- **Enclosing eaves.** Eaves can also be a problem because they trap heat. You may need to hire a professional to enclose your eaves.
- **Create a [defensible space](#) around your home.** Some ways to do that include:
 - Removing brush.
 - Using only noncombustible materials near your home.
 - Moving stored lumber and firewood to at least 30 feet away from your home.
 - Making sure branches are at least 10 feet away from chimneys.
 - Limiting the number of combustible items on your deck.

Last-minute wildfire prep

Wildfire conditions change rapidly, so don't hesitate when it's time to evacuate. Only take these steps if you can do so safely.

- Remove any dry brush.
- Turn on sprinkler systems if you have them.
- Set burglar alarms and lock your doors before you leave.



Preparing for earthquakes

Earthquakes are unpredictable, so preparing for an earthquake requires forethought.

Get your home ready for earthquakes

You can buttress your home against seismic activity by:

- ✔ **Securing items with adhesives.** Identify items that might fall during the shaking and secure them with earthquake putty.
- ✔ **Using furniture straps.** Furniture straps are durable nylon straps you can install to secure heavy furniture during a quake so it's less likely to topple over.
- ✔ **Placing and securing hanging decor.** Keep mirrors, artwork, and other hanging decorations away from areas that get lots of use, like a bed or couch. Also make sure they are properly secured.
- ✔ **Checking the exterior of your home.** Walk around your home and make sure nothing is perched precariously or improperly fastened.
- ✔ **Getting a fire extinguisher.** Not only should you have a fire extinguisher in your home, but you should learn how to use it.
- ✔ **Find your utility shut off valves.** You need to know where the shut off valves are for gas, electric, and water in case you need to turn utilities off for safety reasons.



Earthquake damage is seldom covered by a standard homeowners policy. Check with your insurer about your coverage and risk, and consider getting [earthquake insurance](#).

How to protect yourself during an earthquake

Experts recommend practicing the correct response to an earthquake:



Stop what you're doing and drop to the ground.



Protect your head from falling items.



Grab on to something sturdy and hold tight!

Remember, too, that what you do depends somewhat on where you are. If you're:

- Outside, remain outside and away from buildings.
- Inside, stay inside and avoid doorways.
- In bed, lay face down and cover your head and neck with your pillow.
- In a car, pull over, put on the parking brake, and remain inside.

Are you prepared?

Start by talking about disaster preparedness with the people in your household. Then make sure you have quality home insurance by [getting a quote](#) today.

