

Create your Home and Family Emergency Plan

Insurance

- Review your insurance coverage with your agent annually.
- Does your insurance policy include the following?
 - ✓ Flood – contents coverage for all personal property (extra coverage above standard limit)
 - ✓ Flood – building coverage for replacement cost (extra coverage above standard limit)
 - ✓ Earthquake coverage
 - ✓ Wind and named storm coverage
 - ✓ Sufficient reconstruction coverage for expected higher costs after a disaster
- Review deductibles and calculate percentages to determine out-of-pocket costs.
- Consider a Catastrophe Savings Account with a SC tax credit (doi.sc.gov/636/Catastrophe-Savings-Accounts)
- Document all personal property and improvements to your home with photos, video, and receipts. Keep a copy in a safe deposit box or elsewhere outside the home.

Communications

- Who will you contact after a disaster? Create an Emergency Contact List with out-of-state and local contacts.
- Have an older style corded telephone in the house that does not require electricity. Many times the older landline phones still work even when the power is out.
- Know how to send and receive text messages from your cell phone. Text messages are more likely to be received following a disaster when cell phone networks are overwhelmed.
- Sign up for Code Red with your cell numbers to receive important emergency messages when not at home.
- Get a weather radio with battery back-up at home to alert of possible life-threatening events such as tornadoes.

Supplies

- Create a list of medications and prescriptions for each family member.
- Stock non-perishable food supplies for at least one week.
- Consider how to stock water supply of one gallon per person per day.
- Consider a generator for power, but never plug a generator into your home electrical outlets.
- Get an inverter for your cars to turn them into small generators for charging electronics.
- Include your pets in your planning and supplies.
- Review full list of recommended supplies at www.ready.gov/basic-disaster-supplies-kit.

Plan

- Create a list of contractors and vendors you will need to contact before and after the storm.
- Make a list of hotels or places where you will evacuate. Have at least three options, each in a different region.
- Know your evacuation zone and plan to leave early while you still have a choice of your evacuation route.
- Protect your home with hurricane shutters and bracing for garage doors. South Carolina offers a tax credit for residential retrofit of these protective devices (SC Schedule TC-43).
- Keep landscaping, trees, and shrubs trimmed away from house and roof to avoid damage during a storm.
- Know the location of utility shut-offs and the correct procedure to shut-off and turn-on all utilities.
- Create a “go kit” of all the items you will need to take during an evacuation. Remember to include important financial, insurance, and other records. Have plenty of cash on hand when you return.
- Organize all of your preparedness information and procedures into an emergency plan binder or electronic document. Review and update it every year.
- Create reminders on your calendar to update plan components, such as phone numbers, hotels, medications, insurance records, and other information throughout the year.
- Stay involved throughout the year with local government activities to increase your understanding and awareness of the threats in our region, and how to prepare for them.