

Take Preventative Steps Before Disaster Strikes

Disasters affect the lives of thousands of people each year. In just a few minutes, a disaster can destroy your home and your community, changing your life forever. Tornadoes, hurricanes, floods and fires occur more and more frequently causing injury, death and millions of dollars in damage. There are preventative steps you can take before a disaster strikes to significantly reduce the risk of injury to your family or property damage. Now is a good time to check your home and make plans in case of an emergency.

Meet with your family and prepare emergency plans in case of severe weather or fire. Identify the safest area in your home to go for shelter should severe weather strike. Pick two places to meet: 1) a place outside your home in case of a fire and 2) a place away from your neighborhood in case you cannot return home. Choose an out of town friend or family member as your family contact for everyone to call if your family is separated. Install safety features in your home, such as smoke alarms and fire extinguishers.

Teach young children how and when to call 911. Prepare a disaster supply kit that includes: first aid supplies, emergency tools, clothing, food, water, flashlights, plenty of extra batteries, an extra set of car keys and a credit card or cash. Practice your plan and ask questions to make sure your family remembers meeting places, phone numbers and safety rules. Test smoke detectors and fire extinguishers. Contact the National Weather Service or your local Red Cross for a copy of the brochure "Your Disaster Plan".

Meet with your Farm Bureau agent and review your insurance policy to be sure you and your property are adequately protected. Prepare an inventory of your personal property and keep it in a safe place. Protect your valuable records and personal property inventory by maintaining a safety-deposit box.

We hope you will never suffer a loss, but if you do, here are a few things you can do to hasten the repair process.

- 1. Contact your Farm Bureau Agent or call our After Hours Claims Reporting Hotline (1-800-842-3276) to report your claim.
- 2. If there is no safety risk, protect your property from further damage. Board up broken windows, cover a damaged roof with a tarp to keep out the elements, and keep accurate records of your repair expenditures.
- 3. If your home is uninhabitable, find temporary housing for your family. Keep all receipts for the cost of housing, meals, and other miscellaneous expenses.
- 4. Contact your contractor and request an itemized estimate of the damages.
- 5. Prepare an inventory of your damaged or destroyed property; include brand names, age, purchase price, and place of purchase.

We understand a fire or weather related disaster could impose a severe emotional and financial hardship on you and your family. That's why we are here to help. Your Georgia Farm Bureau Claims Representative will work with you as you begin your recovery and assist you with your claim.

Please contact your local Farm Bureau Insurance Agent for further details and/or other questions you may have concerning any losses.