

# In case of emergency

## *How to prepare your family for a potential disaster*

***Emergencies and disasters can strike anyone, anytime and anywhere. They often happen quickly and without warning. When they strike, you may be unable to think about your next steps, thus forcing you to make decisions swiftly. It is vital that you understand the potential impact a disaster can have on you and your family.***

### **Ensure the welfare of family members**

Post emergency phone numbers by every phone in your home. Make sure everyone in the household has a copy of the phone numbers and keep them with you at all times. The family should also choose two locations to meet in times of crisis. One location should be near the home, and the other should be away from the home in case you cannot return home because of the emergency. The household should also have an out-of-town friend or relative serve as the “check in” contact for everyone to call. After a disaster, it may be easier to call long distance than locally.

### **Build an emergency supplies kit**

It is important to be equipped with essential items should you be required to evacuate your home. If businesses close or the electrical power goes out in your area, you will need an emergency supplies kit. Having the following on hand to last at least three days for each member of your household is suggested:

- Three gallons of water per person
- Nonperishable foods, such as canned fruits, vegetables, soups, granola bars and hard candy, along with a manual can opener
- Battery-powered radio, flashlight and extra batteries
- First-aid supplies – bandages, gauze pads, adhesive tape, antiseptic, thermometer, petroleum jelly, cleansing agent, sunscreen, tweezers, scissors, needle and safety pins
- Prescription and nonprescription drugs, such as aspirin
- Signal flares, whistle and a map of the area
- Sanitation supplies, including toilet paper, soap, plastic bags and personal hygiene supplies
- A change of clothing, footwear, blanket and a sleeping bag
- Extra set of car keys
- Special items for infant, elderly or disabled members of the household; pets should also have emergency supplies, including food, identification, leash and medications

Be sure to store your kit where it is easily accessible. When assembling the kit, make sure it is not too heavy or bulky for you to carry. The kit should also be labeled with your name and contact information.

## Three facets of being prepared

- Accounting for family members
- Creating an inventory of, and securing, your important documents and recording your possessions
- Making sure you're properly insured so your family can recover financially

## Inventory important documents

Some individuals rent bank safe-deposit boxes for important papers. In addition, it's a good idea to prepare an emergency kit containing photocopies of those you're likely to need to help you recover from a disaster. Records you might consider putting in the safe-deposit box include:

- Birth, death and marriage certificates
- Adoption papers
- Photos or videotapes of possessions
- Military records
- Social Security cards
- Mortgage/property deeds
- Car titles
- Insurance policies (life, health, disability, long-term care, auto, homeowners, renters, etc.)

Although stock certificates can be stored in safe-deposit boxes, it's generally a better idea to have your brokerage firm hold them in "street name." By doing so, not only do you prevent them from being lost, stolen or destroyed, you also make it easier on yourself when it comes time to sell your shares. This also eases your responsibilities when companies change names, split or merge. Contact your Financial Advisor for more information about street name registration.

Some experts advise that you keep documents such as wills, trusts or powers of attorney in your emergency kit rather than in a safe-deposit box. In many states the bank may be required to seal the box temporarily if the renter dies, which would delay the time when survivors can retrieve these documents. In some cases with the most recent natural disasters, banks themselves were affected, limiting access to important documents. You may want to give copies of these documents to family members or friends.

Your emergency kit might also include:

- List of emergency contacts, including family members and your Financial Advisor
- Important medical information, including copies of insurance cards, doctors' names and phone numbers, prescriptions, and immunizations
- List of credit card and debit card numbers, including "800" contact numbers
- Book of blank checks
- Backup computer disks of critical information
- Safe-deposit-box location, list of contents and key
- Recent pay stubs and employee benefits information
- Retirement account records
- Home-improvement records
- Recent tax returns

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Other important items to consider adding to your kit include traveler's checks, and a small amount of cash (in case your bank is inaccessible). You may also want to place negatives of irreplaceable family photos stored in protective plastic sleeves into your kit.

Your emergency kit should be a fireproof, waterproof, locked box that you store at home in a place that's easily accessible.

After you have your safe-deposit box and emergency kit organized, mark your calendar with a reminder to go through them in a year to make sure their contents remain current. For additional security, you should also consider sending copies of vital documents to a trusted family member or friend who lives in a community far enough away that it's unlikely that it would also be hit if a large-scale disaster should strike.

## Maintain a record of your possessions

When it comes time to settle your homeowner's insurance claims, it helps to have a thorough record of your home's contents. There are two ways to maintain your inventory:

- Using photography or videotape
- Maintaining a written list

Of course, if you want to be thorough, you can do both. The following paragraphs describe an ideal situation. Although you may not want to take all these steps, do whatever you can to generate an inventory of your house as well as a record of major improvements you've made.

Taking photos of your possessions or videotaping them is the easier of the two methods. If you choose to videotape, use the soundtrack to describe each of the items. Be sure to include shots of your cars, the contents of your garage, closets, drawers and basement as well as of the outside of your home. The photos, negatives, tape or computer disk should be stored in your safe-deposit box or emergency kit.

The more difficult method is to make a list of your possessions, including brand names, model and serial numbers, and purchase prices and dates to make it easier to estimate their values for insurance or tax purposes. You may find it easier to keep your list organized by room. Computer software is available to help organize the job. Some items, such as jewelry and collectibles, may require a professional appraisal. Your insurance representative can help you determine which items to have appraised. Again, the physical list or computer disk and copies of any appraisals should be kept in your safe-deposit box or emergency kit.

Regardless of which inventory method you choose (and even if you're not completely thorough), you'll be in a better position following a disaster to deal with your insurance company than other policyholders who haven't taken the time and effort to catalog their possessions. In addition, having an estimated value of your home and its contents will help you quickly determine whether you have enough (or too much) insurance.

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## Review your insurance coverage

Disaster planning is a good time to evaluate your insurance coverage. In addition to ensuring you have ample homeowner's insurance and that you have flood and earthquake coverage, if needed, now is a good time to make sure you have other insurance to provide for you and your family financially following a disaster.

Among the types of insurance you should look at are:

- Life
- Disability
- Long-term care

**Life insurance.** In the event of a disaster, there's the possibility that one of your family's primary breadwinners might not survive, potentially leaving loved ones to struggle financially in the aftermath. To help prevent this from occurring, it's important to make sure that your family's breadwinners have ample life-insurance coverage for survivors to maintain their standard of living if the unthinkable should occur.

**Disability insurance.** If a breadwinner is left disabled in a disaster, the emotional stress on the family may be less than if he or she had died, but the financial strain could actually be greater. If you become disabled, your family would lose your income at the same time your medical bills increase. Disability insurance can help replace the lost income and provide funds for paying medical expenses.

**Long-term care insurance.** If a disaster left an individual unable to care for himself or herself, either permanently or for an extended period, he or she would need long-term care, either at home or in a nursing facility.

Home care and nursing facilities don't come cheap. Various sources estimate that the national average annual cost for nursing-home care can range from \$78,110 to \$87,235.\* That's why you should consider long-term care insurance to help:

- Avoid being physically and financially dependent on your family
- Conserve hard-earned assets to help them last longer
- Ensure you have a choice regarding how and where you'll receive care
- Ensure you have the ability to receive high-quality care in the comfort of your home

There are different types of life, disability and long-term care insurance to suit a variety of objectives. Your Financial Advisor can explain the alternatives and help determine which is best for you.

\* Source: 2011 Market Survey of Long-Term Costs, MetLife Mature Market Institute

## You can count on us

Ask your Financial Advisor for our “Your Personal Information” organizer – an easy, portable way to gather key information, contact numbers and account numbers. Complete the checklist and make today the day you get started on developing and executing your strategy to help protect your family, finances and possessions. Also, talk with your Financial Advisor about holding your securities in street name and about reviewing your insurance coverage.

## Start your disaster plan now

Obviously there’s nothing you can do to stop hurricanes, floods, earthquakes and other disasters from occurring. But there are plenty of preparations you can make to help reduce their effects on your family. You may not be able to find the time to take every step and make all the lists discussed here – it’s not always practical or realistic. But whatever actions you take today will help you be more prepared.

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