



**PREPARE AND  
PROTECT YOURSELF  
FROM WILDFIRES**

**RESOURCE GUIDE**



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# Know Your Risks

## CHECKLIST

- Identify the hazards most likely to strike in your community and the kinds of impacts they may have
- Check your property's risk of wildfire by looking up your fire hazard severity zone or consulting with your insurance company
- Know and regularly check key information sources about any approaching hazards and local emergencies
- Download useful emergency apps: FEMA, Red Cross, weather, local alert apps

### RESOURCES

- Zip code hazard lookup:
  - <https://www.disastersafety.org/>
- Regional Wildfire Retrofit Guide:
  - <https://disastersafety.org/wildfire/>
- Alerts and Warnings:
  - <https://www.ready.gov/alerts>
- FEMA App:
  - [www.fema.gov/mobile-app](http://www.fema.gov/mobile-app)
- American Red Cross Emergency App:
  - [www.redcross.org/mobile-apps/emergency-app](http://www.redcross.org/mobile-apps/emergency-app)
- FEMA Wildfire Data Visualization:
  - <https://www.fema.gov/data-visualization-fire-incidents-states-counties>

# Make Your Emergency Plan



## CHECKLIST

- Put together a disaster supplies kit, including a week's supply of any medications your family and pets need
- Make an emergency plan for your family, including a how you will communicate with each other, evacuate, shelter at home, and take care of medical needs in the event of an emergency



## DID YOU KNOW?

4.5 million homes in America are at risk of wildfire

## BASIC EMERGENCY SUPPLIES KIT LIST

- Water: one gallon per person, per day
- Food: non-perishable, easy-to-prepare
- Flashlight
- Battery-powered or hand-crank radio (NOAA Weather Radio, if possible)
- Extra batteries
- First aid kit with burn cream packets
- Medications, medical items
- Multipurpose tool
- Sanitation and personal hygiene items
- Fire resistant wool blanket
- Map(s) of the area
- Copies of important documents
- Cellphone with chargers and emergency contact information
- Extra cash
- Fire extinguisher
- Respirator dust mask
- Goggles

**Pre-made prep kits are available at many major retail stores**

Source: American Red Cross - "Be Red Cross Ready Checklist" - RedCross.org

## Make Your Emergency Plan

### DID YOU KNOW?

You should have enough supplies to meet your family's basic needs for at least 3 days. A 3-day supply for evacuation and 2-week supply for sheltering at home is even better.

?

### ADDITIONAL ITEMS (BASED ON FAMILY NEEDS AND DISASTER RISKS)

- Medical supplies (hearing aids with extra batteries, glasses, syringes, cane)
- Baby supplies (bottles, formula, diapers)
- Games and activities for children
- Pet supplies
- Two-way radios
- Whistle
- N95 or surgical masks
- Matches
- Rain gear
- Towels
- Work gloves
- Tools/supplies for securing your home
- Extra clothing, hat and sturdy shoes
- Plastic sheeting, duct tape and scissors
- Household liquid bleach
- Entertainment items
- Blankets or sleeping bags

*Source: American Red Cross - "Be Red Cross Ready Checklist" - RedCross.org*

# Family Disaster Plan

*Adapted from American Red Cross Family Disaster Plan  
and Readygov Family Communication Plan*

Post this plan on your refrigerator. Laminate for safe keeping.

**FAMILY NAME** \_\_\_\_\_ **DATE** \_\_\_\_\_

## FAMILY INFORMATION

NAME \_\_\_\_\_

DATE OF BIRTH \_\_\_\_\_

SSN \_\_\_\_\_

PHONE \_\_\_\_\_

EMAIL \_\_\_\_\_

**f** \_\_\_\_\_  \_\_\_\_\_

IMPORTANT MEDICAL INFORMATION \_\_\_\_\_

\_\_\_\_\_

## FAMILY INFORMATION

NAME \_\_\_\_\_

DATE OF BIRTH \_\_\_\_\_

SSN \_\_\_\_\_

PHONE \_\_\_\_\_

EMAIL \_\_\_\_\_

**f** \_\_\_\_\_  \_\_\_\_\_

IMPORTANT MEDICAL INFORMATION \_\_\_\_\_

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IMPORTANT MEDICAL INFORMATION \_\_\_\_\_

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IMPORTANT MEDICAL INFORMATION \_\_\_\_\_

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NAME \_\_\_\_\_

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PHONE \_\_\_\_\_

EMAIL \_\_\_\_\_

**f** \_\_\_\_\_  \_\_\_\_\_

IMPORTANT MEDICAL INFORMATION \_\_\_\_\_

\_\_\_\_\_

## PET INFORMATION

NAME \_\_\_\_\_

TYPE \_\_\_\_\_

COLOR \_\_\_\_\_

REGISTRATION # \_\_\_\_\_

## PET INFORMATION

NAME \_\_\_\_\_

TYPE \_\_\_\_\_

COLOR \_\_\_\_\_

REGISTRATION # \_\_\_\_\_

# Family Disaster Plan

## OUT OF TOWN CONTACT

NAME \_\_\_\_\_

HOME # \_\_\_\_\_

WORK # \_\_\_\_\_

EMAIL \_\_\_\_\_

**f** \_\_\_\_\_  \_\_\_\_\_

## NEIGHBORHOOD MEETING PLACE

\_\_\_\_\_

\_\_\_\_\_

## REGIONAL MEETING PLACE

\_\_\_\_\_

\_\_\_\_\_

## WORK INFORMATION

WORKPLACE \_\_\_\_\_

ADDRESS \_\_\_\_\_

PHONE \_\_\_\_\_

**f** \_\_\_\_\_  \_\_\_\_\_

EVACUATION LOCATION \_\_\_\_\_

## SCHOOL INFORMATION

SCHOOL \_\_\_\_\_

ADDRESS \_\_\_\_\_

PHONE \_\_\_\_\_

**f** \_\_\_\_\_  \_\_\_\_\_

EVACUATION LOCATION \_\_\_\_\_

## WORK INFORMATION

WORKPLACE \_\_\_\_\_

ADDRESS \_\_\_\_\_

PHONE \_\_\_\_\_

**f** \_\_\_\_\_  \_\_\_\_\_

EVACUATION LOCATION \_\_\_\_\_

## SCHOOL INFORMATION

SCHOOL \_\_\_\_\_

ADDRESS \_\_\_\_\_

PHONE \_\_\_\_\_

**f** \_\_\_\_\_  \_\_\_\_\_

EVACUATION LOCATION \_\_\_\_\_

## MEDICAL INFORMATION

DOCTOR \_\_\_\_\_

PHONE \_\_\_\_\_

DOCTOR \_\_\_\_\_

PHONE \_\_\_\_\_

PEDIATRICIAN \_\_\_\_\_

PHONE \_\_\_\_\_

DENTIST \_\_\_\_\_

PHONE \_\_\_\_\_

SPECIALIST \_\_\_\_\_

PHONE \_\_\_\_\_

PHARMACIST \_\_\_\_\_

PHONE \_\_\_\_\_

## PETCARE INFORMATION

VETERINARIAN \_\_\_\_\_

PHONE \_\_\_\_\_

KENNEL \_\_\_\_\_

PHONE \_\_\_\_\_

## INSURANCE INFORMATION

MEDICAL \_\_\_\_\_

PHONE \_\_\_\_\_

POLICY # \_\_\_\_\_

HOMEOWNER/RENTER \_\_\_\_\_

PHONE \_\_\_\_\_

POLICY # \_\_\_\_\_

# Family Disaster Plan

## ACTION PLAN

1. The disasters most likely to affect our household are:

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2. What are the escape routes from our home?

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3. If we have to evacuate outside our neighborhood, what is our route to get to our regional meeting place, and an alternate route if the first one is impassable?

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4. Our plan with our neighbors for assisting each other in an emergency is:

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# Family Disaster Plan

## ACTION PLAN

5. Our plan for people in our household with disabilities or functional needs is:

Person(s): \_\_\_\_\_

Plan: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

6. During certain emergencies local authorities may direct us to “shelter in place” in our home. An accessible, safe room where we can go, seal windows/vents/doors and listen to emergency broadcasts for instructions, is:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## RESOURCES

- Visit [Ready.gov](https://www.ready.gov) and search:
  - Plan for Your Risks
  - Sheltering
  - Evacuating
- Visit [RedCross.org](https://www.redcross.org) and search:
  - Be Red Cross Ready Checklist
  - Disaster & Financial Preparedness Planning



# Family Disaster Plan

## FAMILY MEMBER RESPONSIBILITIES

TASK	DESCRIPTION	PERSON RESPONSIBLE
<b>DISASTER KIT</b>	Stock the disaster kit and take it if evacuation is necessary. Include items we want to take to an evacuation shelter. Remember medications and eye glasses.	
<b>BE INFORMED</b>	Monitor NFIRS or local radio, TV, or emergency alerts for important emergency and weather information.	
<b>IMPORTANT DOCUMENTS</b>	Take important documents with us if evacuating.	
<b>TURN OFF UTILITIES, UNPLUG APPLIANCES</b>	If local authorities instruct us to, turn off utilities at main switches or valves and disconnect electrical appliances. <ul style="list-style-type: none"> <li>• <b>Contact utility company to turn back on gas - never do it ourselves</b></li> </ul>	
<b>PETS</b>	Evacuate our pet(s), keep a phone list of pet-friendly motels and animal shelters, and assemble and take the pet disaster kit.	
<b>SHARING AND UPDATING THE PLAN</b>	Share the completed plan with those who need to know. Meet with the family every 6 months or as needs change to update the plan.	

# Manage Your Documents



## CHECKLIST

- Gather and organize the types of important documents and records you may need after a disaster
- Replace any missing documents
- Update any titles or ownership papers that do not list the current owner's name
- Safely store important records in fireproof containers. And store backup copies in locations where you can access from outside your home (such as a safety deposit box, sealed copy left with an attorney or relative, online cloud storage)
- Be familiar with documents you would need to apply for types of government disaster assistance, such as FEMA's Individuals and Household Program and the SBA Disaster Loans program

## RESOURCES

- Visit [FEMA.gov](https://www.fema.gov) and search:
  - Emergency Financial First Aid Kit
  - Individuals and Household Program
- Visit [RedCross.org](https://www.redcross.org) and search:
  - Picking up the pieces after disaster guide
- Visit [SBA.gov](https://www.sba.gov) and search:
  - Disaster Home and Property Loans program



## DID YOU KNOW?

The maximum amount of disaster assistance FEMA can provide to a household through the Individuals and Households Program is \$34-38K, depending on the disaster.

**However, average payment is significantly less.**



## KEEP IN MIND

Having documents organized can help you avoid delay after disaster.

# Manage Your Documents

## KEY DOCUMENTS CHECKLIST

### PERSONAL ID

- Driver's license and ID cards
- Birth certificate, adoption and child custody records
- Marriage and divorce licenses
- Passport, green card, naturalization documents
- Social security card
- Military ID, discharge records
- Pet ID & proof of ownership information

### FINANCIAL & LEGAL

- Housing records (deed, lease, rental agreement, mortgage, home equity line of credit)
- Other financial obligations (bills, loans, credit cards, family support, recurring payments)
- Bank & investment account information
- Vehicle title and registration
- Insurance policies
- Inventory of property and contents (descriptions, photos, receipts, ownership papers, appraisals)
- Income sources (pay stubs, benefits statements)
- Tax records (keep returns a minimum of 3 years)
- Will, trust, power of attorney

### HOUSEHOLD INFORMATION & CONTACTS

- Family emergency and out of town contacts
- Employer information and contacts
- School information and contacts
- Local government, emergency services contacts
- Service and utility providers
- Repair and contractor services

### MEDICAL

- Physician and pharmacy contact information
- Health insurance ID cards and policy information
- Medicare/Medicaid ID cards
- Immunization, allergy and medical history
- Current prescription copies, medication list
- Caregiver agency contract or service agreement
- Medical equipment models, serial numbers and supplier information
- Disabilities documentation
- Living will
- Pet immunization, prescriptions and veterinarian contact information

# Financial Preparedness



## CHECKLIST

- Have emergency cash on hand and consider saving for an emergency fund as your budget allows.
- Have a recent inventory of your home with photos and records to show what you own and estimate the total value (save your receipts!). A good way to get started is to take a video of every room in your home.
- Review your insurance policies with your agent to determine if you have any coverage gaps you should address, especially when it comes to wildfires.



## DID YOU KNOW?

In 2018 alone, over 22,000 homes and businesses were burned by wildfires.



## KEEP IN MIND

Homeowners policies often cover smoke and fire damage but call your agent to fully understand the details of your policy and whether you need additional coverage.

Check with your state's department of insurance for additional wildfire options including stand-alone fire policies.

Replacement Cost coverage in your homeowners or renters policy is **strongly** recommended.

## RESOURCES

- Home inventory tools:
  - Check with your insurance company on available apps or online tools
  - United Policyholders' free Home Inventory tool [www.uphelp.org](http://www.uphelp.org)
  - Sample Printable Checklist at [www.insureuonline.org](http://www.insureuonline.org)
  - Check with your bank or real estate sites such as Zillow or RedFin for home and property value information
- Map and list of insurance premium discounts and incentives for taking steps to protect homes from severe weather:
  - [www.smarthomeamerica.org/fortified/discounts-and-incentives](http://www.smarthomeamerica.org/fortified/discounts-and-incentives)

# Financial Preparedness

## QUESTIONS TO ASK YOUR INSURANCE AGENT

### PERILS

- What perils are covered and excluded in my policy?
- Do I have adequate insurance to cover my risk of wildfires and other perils I may face?**

### PROPERTY COVERAGE

- Does my coverage include:
  - Home structure AND contents?
  - Detached structures (garages, sheds)?
  - Special items (antiques, jewelry)?

### VALUES

- Are the values listed for my home and contents up to date?
- Are my current coverage limits and deductibles in line with my needs?
- If I have one, have I met my coinsurance percentage minimum?
- Am I insured to Actual Cash Value or Replacement Cost Value?

### ADDITIONAL NEEDS

- Do I have enough coverage if:
  - I need to rebuild to newer building code requirements?
  - I need to live somewhere else for an extended period of time while my home is being repaired?
  - To protect my assets in the event of a lawsuit?

### FILING A CLAIM

- What forms do I need to complete? Is there an app I can use?
- What information and documentation will I need about my losses?
- How soon after an incident do I need to file the claim?
- What do I need to know about making temporary repairs?
- What do I need to know about working with contractors to repair damage to insured property?

# Resources

## GENERAL INFORMATION

### SBP RESOURCES

SBP has developed several resources to support preparedness and recovery:

- Preparedness Checklists & Resource Guides ([sbpusa.org/what-we-do/prepare](http://sbpusa.org/what-we-do/prepare)) for residents, small businesses & non-profit organizations
- Recovery resources ([sbpusa.org/start-here](http://sbpusa.org/start-here)) including:
  - navigating the disaster assistance process
  - post-disaster insurance guide
  - working with contractors and protecting against fraud

## MAIN RESOURCES

### NATIONAL

Some national resources available to help with preparedness planning and recovery include:

- Federal Emergency Management Agency (FEMA): [www.fema.gov](http://www.fema.gov)
- [Disasterassistance.gov](http://Disasterassistance.gov): [www.disasterassistance.gov](http://www.disasterassistance.gov)
- [Ready.gov](http://Ready.gov): [www.ready.gov](http://www.ready.gov)
- National Weather Service: [www.weather.gov](http://www.weather.gov)
- American Red Cross: [www.redcross.org](http://www.redcross.org)
- Insurance Institute for Business and Home Safety (IBHS): [www.disastersafety.org](http://www.disastersafety.org)
- Insurance Information Institute (III): [www.iii.org](http://www.iii.org)
- Better Business Bureau (BBB): [www.bbb.org](http://www.bbb.org)

### STATE & LOCAL

Many state and location organizations have information, tools and support available for preparedness and recovery. Below are some common agencies you can search the internet to find for your area.

- State Emergency Management Office
- State Department of Insurance
- Local Emergency Management Office
- Local Planning Department
- Local American Red Cross
- Local United Way and 2-1-1



## CUT OUT CARDS AND LAMINATE AFTER FILLING IN.

Every member of  
your household  
should carry one  
in their wallet,  
purse, or bag.

### IN CASE OF EMERGENCY



OWNER \_\_\_\_\_

#### ICE (IN CASE OF EMERGENCY) CONTACTS

NAME \_\_\_\_\_

RELATIONSHIP \_\_\_\_\_ PHONE \_\_\_\_\_

NAME \_\_\_\_\_

RELATIONSHIP \_\_\_\_\_ PHONE \_\_\_\_\_

### IN CASE OF EMERGENCY



OWNER \_\_\_\_\_

#### ICE (IN CASE OF EMERGENCY) CONTACTS

NAME \_\_\_\_\_

RELATIONSHIP \_\_\_\_\_ PHONE \_\_\_\_\_

NAME \_\_\_\_\_

RELATIONSHIP \_\_\_\_\_ PHONE \_\_\_\_\_

### IN CASE OF EMERGENCY



OWNER \_\_\_\_\_

#### ICE (IN CASE OF EMERGENCY) CONTACTS

NAME \_\_\_\_\_

RELATIONSHIP \_\_\_\_\_ PHONE \_\_\_\_\_

NAME \_\_\_\_\_

RELATIONSHIP \_\_\_\_\_ PHONE \_\_\_\_\_

### IN CASE OF EMERGENCY



OWNER \_\_\_\_\_

#### ICE (IN CASE OF EMERGENCY) CONTACTS

NAME \_\_\_\_\_

RELATIONSHIP \_\_\_\_\_ PHONE \_\_\_\_\_

NAME \_\_\_\_\_

RELATIONSHIP \_\_\_\_\_ PHONE \_\_\_\_\_