



## EMERGENCY PREP TOOLS & INSURANCE TIPS

### Protecting your finances in the event of a house fire

A house fire can destroy your home and possessions in minutes, but with the careful preparation, you can limit the financial impact. Use this list to strengthen your emergency readiness and ensure your insurance coverage will truly protect you in the event of a total loss.

### Emergency Prep Tools

#### Financial Safety Net

- Keep three- to six-months of living expenses in an emergency savings account.
- Store a small sum of cash at home in a fireproof safe for immediate needs.

#### Document Protection

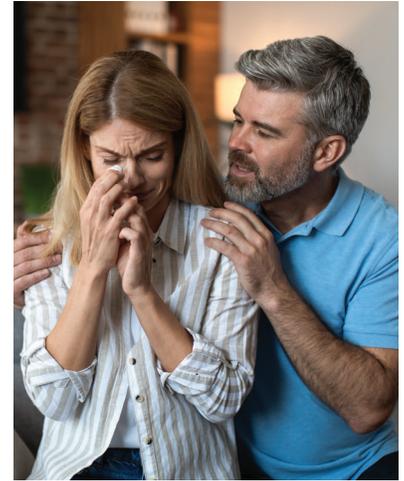
- Fireproof, waterproof safe for original documents
- Cloud-based storage for digital copies of:
  - IDs, passports, and Social Security cards
  - Insurance policies
  - Wills and powers of attorney
  - Tax returns and financial statements
- Safety deposit box for irreplaceable items

#### Updated home inventory

- Photos or videos of rooms, receipts for high-value items
- Appraisals for antiques, art, or collectibles
- Backup of inventory stored offsite or in the cloud

#### Family Readiness

- “Emergency Go bag” with essentials:
  - IDs, insurance information, medications, spare keys, and cash
  - Water, non-perishable food, infant formula, pet food, manual can opener
  - First-aid kit, a dust mask, medications, an extra pair of eyeglasses
  - Flashlights, batteries, a battery-powered/hand-cranked radio, multi-use tool, phone charger, whistle
  - Sanitation supplies like moist towelettes and garbage bags
  - warm, waterproof clothing
- Emergency contact list with phone numbers and addresses
- Prearranged meeting spot for your family in case you’re separated



*You can't prevent every disaster, but with the right tools and insurance coverage, you can make sure a fire doesn't destroy your financial stability along with your home.*



## Insurance Tips

### Homeowners Coverage

- Ensure your policy covers the replacement cost of your home—not just its cash value.
- Consider guaranteed replacement cost coverage, which pays to rebuild even if costs exceed policy limits.
- Review and update coverage amounts regularly to reflect rising construction costs.

### Personal Property Protection

- Choose replacement cost coverage for belongings, not actual cash value.
- Add scheduled riders for high-value items such as jewelry, collectibles, or artwork.
- Video document belongings by room.
- Use a personal property inventory app.

### Additional Living Expenses

- Verify your policy includes additional living expenses coverage, which pays for hotel stays, meals, and rental housing while your home is uninhabitable.
- Confirm limits are realistic for your area's rental market.

### Documentation & Claims

- Keep your insurance company's claims hotline saved in your phone and written in your emergency kit.
- Maintain copies of your policy declarations page (both digital and hard copy).
- Keep receipts for upgrades or renovations—these can affect rebuilding costs and coverage needs.
- Obtain accurate repair estimates.
- Keep paying insurance premiums.
- Don't let the insurer close your claim until you say so.

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