

*Sather Financial Group, Inc.*  
*Private Wealth Management*

**2021: Hurricane, Flood, & Emergency Preparedness**

It seems as if the Polar Vortex was yesterday and yet Hurricane Season is right around the corner. **The storms, and associated flooding, are a reminder to be constantly prepared. Now is the time to prepare as disasters can strike anywhere.**

**Some things to do, or get, NOW:**

1. **Get flood insurance** as it is excluded under homeowners and renters insurance (in addition to full and updated homeowners and auto)—**before** a hurricane or flood is imminent. Even if you are not in a flood plain, a hurricane or concentrated downpour can cause a flood situation in minutes. **Flood insurance is cheap—get it now before the risk has been identified.**
  - a. Flood insurance covers direct physical losses from floods and losses resulting from flood-related erosion caused by waves or currents of water exceeding anticipated cyclical levels and accompanied by a severe storm, flash flood, abnormal tide surge or a similar situation which results in flooding. Flood insurance also may cover mudslides.
  - b. Coverage for the structure and contents of the home are sold separately. Buildings are covered for replacement cost but content coverage is available on an actual cash value basis only.
  - c. **Determine if you need to buy additional private flood insurance** if your home is worth \$250,000+.
2. **Locate the switches to turn off gas, electricity and water.**
3. **Keep copies of important documents offsite. Scan copies onto a DVD or into the Cloud. You can keep an additional, digital copy on a secure online document storage service, but make sure to have a hardcopy (DVD) as well.**
4. **Keep copies of insurance policies, phone numbers, etc. Many people are reliant on their cell phone or digital storage for keeping track of phone number and other important account numbers. Again, scan these onto a DVD but have hard copies too as a computer may not be available. Important phone numbers include your insurance agent, physicians and health care providers, family members and close contacts, emergency services, attorney, etc.**
5. **Again, scan onto a DVD but have hard copies too as a computer may not be available.**

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6. **Keep a first aid kit fully stocked and ready to go in your house and vehicles.**
7. Make sure your vehicles are equipped with a roadside emergency kit. For help, go to:  
<https://www.gearpatrol.com/cars/g36268175/best-roadside-emergency-kit/>
8. **Keep a list of all medications and have a full 30-day supply of your meds, vitamins and eye care supplies.**
9. **Food, medications and kennels for pets.** Collapsible kennels work well. Most shelters will only accept pets if kenneled. As a side note—it is a felony in Texas to leave pets behind.
10. **Stock your shelves with non-perishables—enough for a week:**
  - a. Canned foods and soups
  - b. Dried jerky/fruit
  - c. Gatorade
  - d. Breakfast/energy bars
  - e. Frozen plastic jugs of water (don't use milk jugs). Collapsible water cubes work great.
  - f. Clean water may be unavailable. Use clean trash cans or other storage to hold clean drinking water. Seal them with plastic wrap.
  - g. Batteries (a variety of types) and flashlights
  - h. Cleaning supplies (bleach, towels, alcohol, hand sanitizer etc.)
  - i. Diapers, formula, or other items for small children
  - j. High test fishing line—has lots of uses
  - k. Vinyl tablecloths
  - l. Baby wipes
  - m. Reinforced work gloves
  - n. Solar powered fan
  - o. Weather Seal tape
  - p. **Large trash bags—useful for trash, to bag clothes/electronics or as a poncho**
11. **Get cash in smaller denominations, (\$10 and \$20 bills) sufficient to obtain food, transportation, or shelter for at least 10 days.**
12. Non-scented liquid household chlorine **bleach**. Adding it to dirty water at 20 drops per gallon will make it safe for drinking.
13. **Video record your assets and store the tape in a safe manner away from your house. You cannot rely on memory after a flood, fire or similar disaster.**

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14. **Tool kit** with hand operated can opener.
15. **Battery operated radio/TV** and extra batteries or a hand-crank radio. A triple duty weather radio (Eton Scorpion II Emergency Weather Radio at <https://www.duluthtrading.com>)
16. **Cut storm boards** for your windows while supply and time is plentiful.
  - a. **Plywood boards with Plylox**
  - b. Hurricane Panel Polycarbonate window cover <https://cloudtops.com/product-category/hurricane-protection/>
  - c. Armor Screen [www.ArmorScreen.com](http://www.ArmorScreen.com)
17. **Ice chest (several)**. Keep one that can easily be loaded into your vehicle should you have to leave your home and operate out of your vehicle for several days. Stock up on ice ahead of time as clean ice may be impossible to find after a disaster event.
18. Turn your refrigerator and freezer to coldest settings once a hurricane, tornado or power outage is imminent. Open only as needed if power goes out.
19. **Generator**
  - a. **Evaluate your needs for a generator**—and then actually get one. Before going to the local store or the internet, talk with an electrician about what size generator you might need and why you need it. Do you want a generator to run your whole house, or just for limited emergency purposes?
  - b. Get a **transfer switch** permanently mounted to your house or get the necessary **extension cords** for your generator.
  - c. If you have a generator, take it for a test drive to make sure it actually works.
  - d. Get enough gas/diesel/propane **cans** to last you through several days of use. This probably requires 10 five gallon cans. Fill the gas cans only once a hurricane or power outage is imminent. Otherwise, storing large quantities of gas is hazardous. Propane is much easier to store.
20. Charge your cell phones.
21. Get additional capacity batteries or **solar chargers for your cell phone**.
22. Have a **traditional corded phone** (not Voice-Over-Internet phone) without the need for an additional power source.

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23. **Map out multiple escape routes. Have laminated folding maps in all of your vehicles.**
24. **Tune up your vehicle and keep them gassed up.**
25. **Get a power inverter for your vehicle so you can run electrical items off your car.**
26. **Trim trees around your house and remove other obstacles in your yard.**
27. **Keep a “bug-out” bag with full weeks’ worth of clothing and hygiene and basic supplies ready at a moment’s notice.**
28. Inventory your belongings, scan receipts, take pictures and take inventory of what you have in the house, RV, car, boat and shed.

<http://www.iii.org/insurance-topics/preparedness-and-safety>

<http://www.redcross.org/get-help/how-to-prepare-for-emergencies/make-a-plan>

Given all we have faced in the last year, it is better to be well prepared than to regret it after the fact.

Sincerely,

*Dave*

Dave Sather, President  
CERTIFIED FINANCIAL PLANNER™

Tue 5/25/2021 10:00 AM

*Warren*

Warren Udd, Vice-President  
CERTIFIED FINANCIAL PLANNER™