A disaster can happen at a moment's notice, leaving you and your family stranded and searching for a way out; or it can come with warning, giving you time to prep and plan. Since so many disasters happen unexpectedly, it's important to have a plan in place to know what you will do when a disaster occurs. Here are some tips to help you the next time you face a disaster. Some apply to any disaster you might face, whether fire, flood, hurricane, earthquake or something else.

One of the most important things you can do to be prepared for any disaster is to have a disaster preparedness kit (also known as a "bug-out bag") containing items such as:

- At least one change of clothing and shoes for all your family
- A three-day supply of ready-to-eat foods (canned is best for longevity)
- Blankets or sleeping bags for everyone
- Hat and gloves, sunglasses, rain gear
- First aid kit with antiseptic and thermometer, non-prescription medicines for fever, pain and diarrhea
- Extra medications for any family member who need them; don't forget supplies for contact lenses and eyeglasses and denture supplies
- Toiletry items to include toilet paper or hygiene wipes
- Feminine supplies
- Hand sanitizer
- Cash or traveler's checks
- Flashlight with extra batteries
- Radio with extra batteries
- Garbage bags
- Matches in a waterproof container
- Sewing kit
- Candles
- Basic hand tools
- Baby supplies if needed (diapers, formula, bottles, medications)

Of course, having a disaster preparedness kit is just the first step in being prepared. The following checklist is a good tool to use to help anyone prepare for a disaster of almost any kind.

- Talk to all members of your family and make sure they understand what they should do
  in case of emergency.
- Be informed about the types of disasters common in your area, so you can watch the news and weather for signs of a problem.
- Learn the escape routes from your home.
- Create an emergency contact card for every member of your household which contains important information that might be needed in an emergency.

- Designate a safe meeting place in case you are separated for family. Have a person
  designated as your contact that lives in another area. This will be the person any of your
  family members should contact if they are separated from you.
- Decide what you will do with pets if you must evacuate.

If you are in an area that is prone to flooding or is at risk for hurricanes, understanding the best steps to take to protect your family and your belongings is important. When it comes to natural disasters, hurricanes are the easiest to prepare for, because most of the time you have some signs that a storm is on its way before it hits shore. The same is sometimes true for flooding, except in the case of flash flooding.

The biggest danger in a hurricane is *storm surge*, which is a rise of water generated by the wind from the storm. Storm tide, a similar problem, occurs when the water level rises during a storm due to the tide and the storm surge. Both can cause tremendous flooding. Wind is another danger, but the water is where the biggest problems lie because it creates catastrophe long after the wind has passed.

Here are some pointers to help protect yourself from disaster during a hurricane:

- Remove all items from your yard that could blow around during the storm.
- Cover windows and doors from the outside using plywood or storm shutters.
- Know how to turn off power, and do so if flooding or downed power lines are a problem.
   If you have to evacuate, turn off the power to be proactive.
- Fill several containers with clean drinking water. Fill the sink and bathtub with water to be used for washing. This will protect you if the power goes out or you lose water supply during the storm. Plan for at least three days' worth of water.
- Set the freezer and fridge to the lowest possible temperature so your food will stay frozen as long as possible if there is a power outage.
- Fill the car's gas tank as soon as possible.
- Bring vehicles into a garage or under some cover during the storm.

Flooding is a common problem after a hurricane, but it can happen in other situations as well. Here are some preparedness tips if you live in a flood prone area:

- Store items in waterproof containers
- Build a platform to get your stored items off the ground by about six inches.
- Know an evacuation route that is not near water.
- Practice flood evacuation if you live in a high-risk area.
- Turn off electrical power when a flood is coming.
- Install a sump pump with a backup power source.

Earthquakes typically come without warning. If you live in an area that is at risk for earthquakes, you need to take measures to be prepared. If you don't live in an area prone to earthquakes, you should still be prepared, because an earthquake can happen anywhere, at any time and without warning. Here are some preparation tips to ensure that you are ready.

• Practice earthquake drills so all family members know what to do. The safest thing to do in an earthquake is to drop to a hands-and-knees position, cover the head and neck under a table or desk if possible, and hold on to the item you choose for shelter.

- Have an evacuation plan with two ways out. Remember, in an earthquake, it's common for one route out of a space to become blocked.
- Prioritize the items you will take if you must leave your home due to earthquake damage.
- Keep important documents in a fire-proof safe. A fire-proof safe is likely to come out of an earthquake safely, and fires are a high risk after an earthquake due to damaged gas and electric lines. Include a household inventory in your safe for insurance purposes.
- Move heavy items that could tip or fall off the wall away from beds.
- Bolt bookcases and other shelving to stude in the wall.

Tornadoes are devastating because of the sudden nature of these storms. Weather forecasters often have little warning when one pops up and creates devastation, because even when conditions are prime for a tornado, they may not happen. Tornadoes can happen anywhere, but areas with hot, humid weather and frequent thunderstorms are the most likely to suffer from tornadoes. Here are some tornado preparation tips to keep in mind:

- Know your local warning system, whether it has tornado sirens or a radio-based alert, and tune in to it when conditions are optimal for a tornado. Remember that a "tornado watch" means conditions could cause a tornado, whereas a "tornado warning" means one has been seen.
- Know your safest location. For most homes it is a basement or an interior bathroom away from windows. Make sure all family members know where to go.
- Secure the home's structure prior to a tornado to make it stronger in the intense winds that may occur.
- Do not use open flames, including candles, after a tornado until you know there are no gas leaks. Shut off the gas if you smell gas.
- If you have time before you have to go to the basement, move furniture so that it is away from windows, mirrors or picture frames.
- Anchor top-heavy furniture so that it does not topple in a tornado.

A fire can happen at any time and for any number of reasons. Most of the time you won't have any warning that a fire will occur, so it's important to be prepared. Take a look at this checklist:

- Place copies of financial and personal documents in a fire-proof safe.
- Install smoke alarms on every floor of the house, choosing interconnected units. Test monthly and replace the battery annually.
- Familiarize yourself with exits, and know how to reach two ways out of your home. Make sure children know how to get out of their bedroom safely in a fire.
- Designate an area in your yard to meet, and ensure that all family members know to go there, never back into the building.

Finally, what should you do if you sense that a storm or other disaster is imminent. Here are some last tips to keep in mind.

- Always know the safest place to go in a disaster, including the best evacuation route from your home.
- Prepare your home by securing items outside, boarding up windows and turning off utilities, if time permits.

- Have a plan to meet up with your family.
- Keep your car filled with gas for safety reasons.
- Tune in to weather radio stations to get updates from local authorities.
- Obey any evacuation orders.
- Pack a "go bag" to grab and run in an evacuation.
- Above all, value human life over belongings, because only one can be replaced.

### Where to Get Additional Preparedness Information

- FEMA
- Ready.gov
- Red Cross: Prepare for Emergencies or the International Federation of Red Cross and Red Crescent Societies Preparing for Disaster
- CDC Emergency Preparedness
- Disaster Preparedness for Pet Owners from the ASPCA

Still have questions? *Centurion Solutions LLC* can help. For more information contact us at <a href="mailto:centurion-solutions.com">centurion-solutions.com</a>, or check out our webpage <a href="mailto:www.centurion-solutions.com">www.centurion-solutions.com</a>, or check out our webpage <a href="mailto:www.centurion-solutions.com">www.centurion-solutions.com</a>,