

SAFETY TIP – It's Not Luck. It's Being Prepared.

Information from Martinez Area CERT and Ready.gov



Financial Preparedness Tips

The best time to fix the roof is when the sun is shining!

An emergency can strike at any time. Access to personal records is crucial for starting the recovery process quickly and efficiently. Spend some time now to prepare for the unexpected. Copy and pack critical financial, personal, household and medical information so you will be ready. The following bulleted list is a good start. Visit www.ready.gov/financial-preparedness for more detailed information and forms.

Insurance

Having insurance for your home or business property is the best way to make sure you will have the necessary financial resources to help you repair, rebuild or replace whatever is damaged. Obtain property (homeowners or renters), health and life insurance if you do not have them. Homeowners insurance does not typically cover flooding or earthquakes. Review helpful information for flood insurance from the National Flood Insurance Program at www.floodsmart.gov and earthquake coverage at www.earthquakeauthority.com.

Store important documents either in a safety deposit box, an external or flash drive or in the cloud to make it easy to access during a disaster. Take time now to safeguard these critical documents. Always be cautious about sharing personal financial information, such as your bank account number, social security number, or credit card number.

Household Identification

- Photo ID (to prove identity of household members)
- Birth certificate (to maintain or re-establish contact with family members)
- Social Security card (to apply for FEMA disaster assistance)
- Military service
- Pet ID tags

Medical Information

- Physician information (in case medical care is needed)
- Copies of health insurance information (to ensure existing care continues uninterrupted)
- Immunization records
- Medications

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For more information visit your Martinez Area Community Emergency Response Team, (CERT) at www.martinezcert.org

Financial and Legal Documentation

- Housing payments (to identify financial records and obligations)
- Insurance policies (to re-establish financial accounts)
- Sources of income (to maintain payments and credit)
- Tax statements (to provide contact information for financial and legal providers and to apply for FEMA disaster assistance)

Household Contact Information

- Banking institutions
- Insurance agents
- Health professionals
- Service providers
- Place of worship

Get Your Benefits Electronically

A disaster can disrupt mail service for days or weeks. If you depend on Social Security or other regular benefits, switching to electronic payments is a simple, significant way to protect yourself financially before disaster strikes. It also eliminates the risk of stolen checks. The U.S. Department of the Treasury recommends two safer ways to get federal benefits: Direct deposit to a checking or savings account. If you get federal benefits you can sign up by calling 800-333-1795 or at fiscal.treasury.gov/GoDirect. The **Direct Express**® prepaid debit card is designed as a safe and easy alternative to paper. Consider using online and mobile banking services, if you are able.

Emergency Financial First Aid Kit

The **Emergency Financial First Aid Kit**, a joint publication from Operation Hope and FEMA, can help you prepare financially and provides tips to reduce the financial impact of disasters on you and your family. Download the free booklet at www.ready.gov/sites/default/files/2020-03/ready_emergency-financial-first-aid-toolkit.pdf. More financial preparedness information is available at www.consumerfinance.gov/consumer-tools/disasters-and-emergencies

Find more emergency preparedness information and sign up for free classes at www.martinezcert.org.



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