

It Could Happen to Me

Family conversations about disaster planning.



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It could happen to you

According to the Federal Emergency Management Agency (FEMA) 2023 National Household Survey, approximately 60% of American households are at risk for one or more natural disasters.

Natural disasters on the scale of Hurricane Katrina rivet our attention and evoke sympathy for the victims and survivors. Although such large-scale events are relatively rare, most of us are at risk for experiencing some type of natural disaster.

It's human nature to try to ignore the possibility of such disasters happening to us. Most of us just don't want to think about it. But living through a disaster is a memory that is never forgotten. One survivor describes it this way:

“I was five years old when I experienced my first tornado. To this day, I can hear my dad yelling ‘Go to cellar. Go to cellar.’ We weren’t there very long before we heard this roar. We came out of the cellar and the house was gone ... so I’ve been sensitive to tornadoes ever since.”

Family conversations make a difference

Although you can't control natural disasters, you can – to some extent – control how they affect you. By communicating with your family, friends and neighbors and preparing in advance, you can more safely and confidently deal with natural disasters.

Careful preparation and open communication can help to prevent loss of life and reduce property damage or loss. Planning can lessen your stress and discomfort around recovery and rebuilding, as well as decrease the amount of time it will take to get your life back in order.

About this guide

The Hartford's team of gerontologists and the MIT AgeLab created *It Could Happen to Me* to help older adults better prepare for natural disasters and catastrophes by talking to – and planning with – family, friends and neighbors. The suggestions included here were developed from research we conducted with people in different parts of the United States, and interviews with claims adjusters from The Hartford who work with people who have experienced catastrophic losses due to natural disasters.

Some of the people we talked with shared valuable insights about how beneficial it was to plan with family and friends before disaster struck. Among other things, they described:

- The peace of mind that comes from being prepared.
- Knowing how to help others prepare.
- Reducing the stress of the aftermath because they knew whom they could count on for support.
- Feeling more in control of their physical and emotional recovery.

The quotes used throughout this guide come directly from those who participated in our research.

The Hartford claims adjusters we spoke with have seen firsthand the trauma of losing a home and a lifetime of accumulation when a natural disaster strikes. These adjusters have helped thousands of people and their families deal with the aftermath of terrible disasters and rebuild their homes and lives. The invaluable insights from these claims adjusters are featured throughout this publication.

The focus of this guide is to help older adults and their families plan so they can reduce stress and better recover in the aftermath of a natural disaster. Many valuable resources exist to help people prepare for natural disasters of every type. A selection of these begins on page 22 in the *Disaster planning resources* section of this booklet.

“I think most people are of the opinion ‘It can’t happen to me.’ Although they may have made some modest preparations, I find that, generally, folks are unprepared to deal with a natural disaster.”

– Insight from a Claims Adjuster



Timeline of recent natural disasters

Some days it seems that every time you open the newspaper there is news of yet another disaster somewhere in the country. Fortunately, catastrophes are not everyday occurrences, but they do happen with enough regularity that we need to take notice.

The following timeline shows some of the major disasters of the last several years. There are many more; some are smaller in scope, but no less devastating to the victims.

2012 Hurricane Sandy in several northeastern states merged with a developing Nor'easter to cause 159 deaths, \$65 billion in damage.

2014 Winter storm across the Midwest/Southeast/Northeast; 16 deaths, \$2.2 billion in damage.

2015 Texas tornadoes and Midwest flooding caused widespread damage in the Dallas Metro region and historic flooding across several Midwest states; 50 deaths, \$2 billion in damage.

2016 Western/Southeast wildfires destroyed over 5 million acres; 21 deaths, \$2.4 billion in damage.

2017 Flooding and severe weather across Missouri, Arkansas and southern Illinois caused 20 deaths and \$1.7 billion in damage.

2018 Nor'easter impacted 14 states resulting in 22 deaths and \$1 billion in damage.

2020 Tornado outbreak in Southeast and Eastern states; 140 tornadoes confirmed from Texas to Maryland; 35 deaths, \$3.4 billion in damage.

2021 Hurricane Ida made landfall in Louisiana and its remnants moved to the Northeast creating severe weather and flash flooding across several states; 96 deaths and over \$73 billion in damage.

2022 Western wildfires caused by severe drought and extreme heat burned over 7.5 million acres across six states; 17 deaths and over \$3 billion in damage.

2023 Multi-day severe weather outbreak caused damaging hail storms in the Rockies and more than 60 tornadoes across 6 Central and Eastern states; 8 deaths and \$5.2 billion in damage.

2024 Hurricane Helene in Florida, Georgia, North Carolina, Virginia and Tennessee; 219 deaths and \$78.7 billion in damage.

These numbers tell only part of the story. What's missing is the untold anguish and suffering of millions of people who lost loved ones or whose lives were disrupted or displaced.



Disasters and older adults: Benefits of planning

Disasters are frequently the time when we see the very best in people – strength, bravery, generosity and compassion. People of all ages rise to the occasion. Older adults are often resilient in the face of disaster. Their experience and judgment, which may have increased with age, are important attributes when responding effectively to crises.

When it comes to preparing for – and responding to – disasters, many older people play important community roles. Their skills and talents are invaluable for such things as:

- Identifying and supporting people in their neighborhoods who need assistance.
- Volunteering for direct disaster relief roles in their communities.
- Assisting in shelters.

While we are all vulnerable in the face of natural disasters, consider the formidable challenges that a disaster presents for those with health issues, or mobility or functional limitations. These issues exist in all age groups and range in severity.

Because disease-related conditions and the functional limitations they cause may be more prevalent in later life, older adults as a group are particularly vulnerable during emergencies and disasters. In addition, older adults are more likely to have sensory, physical or cognitive disabilities, or take multiple medications. Many live alone or in isolated or rural areas. They may rely on others for transportation, or depend on formal or informal caregivers for assistance with day-to-day activities. And it's true for all of us that as we age, we take longer to recover from physical injury – making it more important to avoid injury in the first place.

Recent history tells the story all too clearly. Nearly three quarters of the people who died in the New Orleans area as a result of Hurricane Katrina were age 60 and over, although only fifteen percent of the population of New Orleans fell into that age group.

This painful experience underscores the important need for older adults to have a reliable plan for immediate, easy and safe evacuation in the event of a disaster.

“Older adults have greater experience. So, in some ways, dealing with disaster can be easier for some of them. But on the flip side, many have fewer resources ... [such as] family and friends nearby – so it can be more difficult for them.”

– Insight from a Claims Adjuster



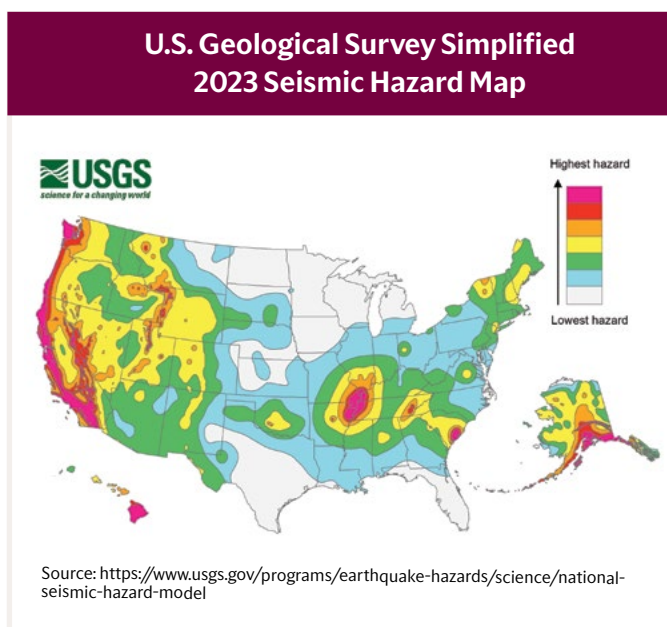
What types of disasters are you at risk for?

Many people who have experienced a devastating flood, earthquake, wildfire or windstorm thought those events could not happen in their area. It's important to know what types of disasters are likely where you live so that you can prepare for them. You may be at risk for more than one type of event. And if you're new to an area, you may not know what disasters are likely to occur, how severe an event could be, or what you should do to prepare.

Maps can help

Maps can be helpful for understanding levels of risk for particular disasters, such as the one on this page that displays earthquake ground motions for various probability levels across the United States. Consult the *Resources* section on page 22 for further information on the types of disaster you may be at risk for. Remember, disasters can happen in less-prone areas, too, and even smaller events can have disastrous effects.

When you prepare for the types of natural disasters for which you are at risk, you also will be preparing for events that are individually catastrophic, such as a home fire or flooding.



“One of the hurricanes that we had in Florida traveled to where our youngest daughter lives in Pittsburgh. It tore up a bunch of houses there and flooded the area. They had it worse than we did, and it was our hurricane!”

– Research Participant



What shapes your perception of risk?

Natural catastrophes are low-probability, high-consequence events. What makes some people plan for them while others do not? And how does a person's understanding of risk affect their actions?

Research has shown that people's perceptions of risk for a disaster affect how prepared they are for such catastrophes. Sometimes this perception increases their readiness, but other times it has the opposite effect.

People are more likely to feel at risk and prepare for a natural disaster if they live in an area that regularly experiences, or is frequently threatened by, a disaster. Caregivers are more likely to take disaster risks seriously and prepare in advance because they need to plan ahead for those they care for.

While firsthand experience with natural disasters may lead some people to prepare better for future ones, this is not universal and may lessen over time. In a survey done less than a year after Hurricane Katrina, insured homeowners throughout the Gulf and Atlantic coastal communities had taken only half the steps necessary to best prepare them for another major storm.

People who have experienced several near-misses or false alarms – like a hurricane that suddenly changes course – may also take future threats less seriously. This may lead them to be less concerned about, and therefore less prepared for, a future disaster. As one of our research participants put it,

“The biggest problem [is that] we’ve had so many near misses ... Even though we’re worried, we’re not really terrified. We’ve never had a real direct hit. We’re complacent; we really are.”

It's important to recognize that your past experiences with disasters may not always be a reliable guide to your future experiences. Don't be lulled into a false sense of security. The reality is it could happen to you.



Why many of us don't plan ahead

Research examining peoples' attitudes about natural disasters has found that Americans are an optimistic bunch! We do not concentrate on the negative, nor do we expect bad things to happen in our lives. While that positive attitude is to be applauded, it means many of us have a tendency to avoid planning for "what if" events.

When we talked with people during our research, we heard this same optimism. Some expressed confidence that if they were in the direct path of a hurricane, they would have plenty of time to prepare. Others said that if the unforeseen did happen, "friends and family would be there to help."

When it comes to preparing for natural disasters, it may seem easier to hang on to the belief that "it will never happen to me." But there are compelling reasons to have a plan that protects you and your family from natural disasters – in case it does happen to you.



Why should you plan?

The top five reasons

There are many compelling reasons to have a disaster plan. Take a look at what some of our research participants and The Hartford claims adjusters said as they reflected on the importance of being prepared.

1 It could save your life. Having a plan could mean the difference between life and death.

"[The earthquake] made me wake up, like 'Hello! Reality check!' [I realized] this really could cost me my life, my home and everything I own."

"Our house was destroyed by the tornado. It took the whole house away... except the front door and the wreath my wife put on it. But a lot of times [before that] we wouldn't go to a shelter. We would just get in the closet."

2 Disasters are traumatic. Having a plan can help reduce stress and anxiety.

"After the tornado I felt lost. I didn't have a place of my own. I had people that I could live with ... to spend the night with ... but I just felt totally lost."

"The customers cry a lot. Not when you get there, but when you walk around the house and they are flooded with memories, or are just overwhelmed. It affects your heart."

3 A support network will be in place. Knowing whom you can count on brings peace of mind.

"We don't know who is supposed to help us. Would it be the fire department? How do we know who's going to be there for us? Most people don't know."

"The people from church came and helped us go through all of the debris and pick out things. My son and a nephew came up from Dallas, and they did a lot of stuff that I couldn't do."

4 You will have more control. You may not have control over a disaster, but being prepared for one can give you some control in the aftermath.

"We had a severe hailstorm and it [broke] the windows ... They said there was a big rainstorm on its way, too. So I immediately started covering those windows with plastic. I made sure that all of my neighbors got some plastic, and we went around and fixed their windows, too. We all got ready for the rain."

5 Your expectations will be more realistic. It is easier to put your life back together when you know what to expect.

"You don't leave [cash] in the house all the time, but if the forecast says you're going to get a hurricane, you go get your \$2,000 before the ATMs run out of money."

"If you've lost your home and your car is floating away, and then all of a sudden you have an [insurance] company representative saying, 'We need an inventory of your contents,' it puts a strain on people at a tough time."



The ABCs of disaster planning

The expression “No man is an island” is never truer than when it describes a person caught in a disaster.

None of us is completely independent. We need each other – and the older we get the more we realize that. We need family and friends near and far – and many people we’ve never met – to help us through life’s most traumatic moments.

As you prepare to create a plan to help you survive and recover from a disaster, keep that principle in mind. You can’t – nor should you try to – do it all alone. Consider the roles that can be played by others, and engage them in the process now. Involve your family, friends and neighbors. You’ll undoubtedly find that they want to help you and appreciate being involved.

**To create a disaster plan,
know and follow your ABCs:**

Action:
Take it!

Belongings:
Know them!

Connections:
Make them!

Action: Take it!

Make a plan to survive and recover.

Begin formulating your plan of action now. Don’t hold off until news of an impending disaster hits!

1 Know which disasters you’re at risk for and how best to prepare for them.

- Review what types of events present the greatest threat in your area.
- Find out what you should do to prepare for those types of disasters. (Consult the *Resources* section on page 22.)
- Collect the items recommended to get you through and beyond the event (e.g., portable radio, flashlights, batteries, fresh water, medications) and store them appropriately.
- Know and record your source for official disaster information.

2 Plan for the possibility that you may have to evacuate your home.

- Locate your important documents and property, and store them safely in a place where you can get them quickly. These should include driver's license, Social Security card, Medicare and health insurance cards, prescriptions, cash, medical records, financial records, insurance policies, and home inventory (read more in the *Belongings* section on page 13). In addition, place copies of all important papers in a safe deposit box or give them to a relative or trusted friend – preferably one who lives some distance from you and most likely would not be affected should a catastrophe hit your area.
- Make a list of key telephone numbers for family members, close friends, and the claim office for your homeowners and auto insurance company, and keep the list with your important papers.
- Know where you will go if you must evacuate, including the location of the nearest shelter. Shelter locations vary by locality. Possible sources of information include fire and police departments, and emergency preparedness agencies in your community.
- If you have the luxury of advance warning of an event, have a full tank of gas in your car. Arrange for transportation in case you need to evacuate your area and don't have access to a car.
- Reach out to others who may need your assistance with evacuation or transportation.

3 Set up your support network.

- Know whose help you may need before, during and after the event.
- Know who may need your help.
- Discuss needs ahead of time so roles are defined and expectations are clear.
- Understand what you should or should not expect from disaster relief agencies such as FEMA and the American Red Cross.
- Know the process for reporting a claim to your insurance company.

4 Evaluate the risks and abilities of everyone in your household.

- If anyone in your family has special needs, such as health issues or functional limitations, it's critical that you make special preparations. Now is the time to think through the possibilities that they may:
 - Need extra supplies of prescriptions or require refrigeration for some medications.
 - Have to depend on electricity to operate medical equipment or devices, or to keep cool or warm enough.
 - Need special assistance getting in and out of safe locations, or in obtaining suitable transportation in case of evacuation or relocation.
- Investigate whether the nearest shelter (or other safe location to which you would evacuate) is accessible for someone with disabilities.
- Contact your local health department to learn where the nearest special-needs shelter is in your area. (See the *Resources* section on page 22 for more information.)

“I always tell people it’s better to drive out of town [to evacuate] five times and not have needed to – than to be at home that one time and get caught.”

– Insight from a Claims Adjuster



5 Make a plan for your pets.

We all experienced – at least vicariously – the agony of Hurricane Katrina victims who were forced to part with beloved pets, or who stayed behind with their pets rather than evacuate as ordered. Fortunately, as a nation, we have learned a great deal from that experience – and laws requiring that emergency shelter be provided for pets are becoming common.

If you have a pet, you'll want to investigate the situation in your area. In addition, you'll want to prepare for your pet's survival needs:

- Determine whether pets can accompany you to a shelter or other location you go to for safety – a hotel, or friend's or family member's home. If not, make alternate plans.
- Assemble a pet disaster kit to include leash and carrier, medications, health and vaccination records, water, and other requirements for your pet's needs.
- Be sure your pet's ID tags are either on the animal or in your pet disaster kit. (If you have to evacuate, be absolutely sure your pet is wearing identification.)

Belongings: Know them!

Know your possessions and how they are protected.

Consider this: A devastating event – the kind that happens only to other people – has happened to you. You were prepared. You heeded the warnings – stopped only to alert people, and grabbed pets and your important papers – and took appropriate shelter.

Soon, you got word of the devastation. You, your family members and pets are safe. That's the most important thing. But your home and possessions are gone. Now what?

You have to report the property damage to your insurer. But wait – what's the name of your insurance company? What's their phone number? (It never really mattered too much before. You got the bills and you paid them.)

Because you were prepared, you have your insurance policy – among other important papers – safely with you. You find your insurer's name and number, and make a frantic call. The company is getting hundreds of calls at about the same time you're desperately trying to reach them. But you get through to a real person. Now, where do you begin?

If you have completed a home inventory, you're way ahead of the game.

What is a home inventory?

A home inventory is simply a record of the contents of your home. The record can be done in writing, on video, or as a series of annotated photos. What's most important is that it could serve as a basis for preparing a complete statement of your losses if a disaster were to damage your home, or reduce it to rubble.

Why should you make a home inventory?

A home inventory is one of the best resources you can have after a disaster. It can help you get your insurance claims processed more easily, and certainly will lessen your stress level. It's an invaluable tool for getting your life back on track after you have experienced a loss.

A home inventory is a tool that helps both you and your insurance company. If you have a loss, you'll be asked to list each item so the insurance company can determine the amount you should be compensated.

The people we talked to in our research had a variety of reactions to the concept of a home inventory. Some had never thought about it; others hadn't attempted it because it seemed too daunting a task. One person summed it up this way,

“I don't know if you take it for granted or procrastinate, or both.”

Many who said they could create an inventory from memory were brought up short when asked to consider what that task would be like. In the words of one gentleman,

“My wife ... She's a bright lady. So I think she would remember a lot of things in our house. I'm sure that we'd miss plenty of stuff, but maybe we could visualize things.”

Think about this: If your home were devastated by a natural disaster tomorrow, would you be able to remember all of your possessions? Consider just one room in your house. Can you “visualize” all of the contents of that room – on every shelf, or in every drawer or cabinet? It is challenging to remember a lifetime of accumulation, especially during a very stressful time.

Steps to create a home inventory

Creating a home inventory can seem like a daunting task, but it's better to start now than to wait until later – and it's better to have some record of your belongings than to have nothing at all.

How you go about creating a home inventory is up to you. The more detail you include, the better. For most of us, however, starting simply will make the process seem less daunting.

The easiest approach: Record a video. Go room-by-room to create a visual record of your belongings. Remember the hidden stuff – be sure to open drawers, cabinets and doors. And don't forget to include the basement, attic, garage and outdoor belongings, such as patio furniture.

A little more time-consuming: Take photos of your belongings with your phone or a camera. Now at least you have a visual record of your possessions.

When you're ready to go a step further: Create a written list to accompany your visual record. Include the brand name and date of purchase of major items, as well as their estimated value. Write on your inventory list the make, model, serial number, and other relevant information.

Next: Enhance your inventory with receipts. Even if you haven't done so in the past, start now to keep receipts for any valuable items you purchase. The more information you have, the better. This is what one woman in our research said as she reflected on her claim experience:

“Those receipts are valuable. It may seem like a waste of time ... but it made a several-hundred-dollar difference ... When it comes to insurance, it's something you need.”

Then: Store your documentation – whether it be video, photos (digital or paper) or copies of them – away from your home in a secure location. This could be in a safe deposit box, or with a friend or relative – preferably one who does not live in an area that is prone to the same type of natural disasters that yours is. Also, keep a copy of this documentation with you.

Finally: Update the visual or written record periodically, especially after buying a big-ticket item or when you receive a gift of significant value. It's also a perfect time to do this right after a move or a thorough spring cleaning.



Fun ways to complete an inventory

Putting together a home inventory may not be your idea of a good time, but there are fun and creative ways to engage your family and friends in helping you get it done.

- Ask a friend to create a room-by-room photo album for you as a birthday gift (instead of giving you another sweater or bathrobe).
- Invite a family member to lunch – and to spend the day helping you complete an inventory. Next week return the favor.

Find ways to protect the irreplaceable

We all have items of sentimental value – such as photographs – that, if destroyed, could not be replaced no matter how well they're documented or insured. One woman in our research shared her personal experience.

“You cannot possibly replace everything you lose monetarily. In the tornado, I lost videotapes of my kids learning to walk and my daddy’s violin.”

“If they have no inventory, they basically have to start from scratch and put together a list. For the person who took a video or [photos], it’s pretty easy. They can [show me the video or images], and I can advance them two thirds of their claim right away.”

– Insight from a Claims Adjuster

Storing irreplaceable items in a safe deposit box or in portable fireproof and waterproof containers can bring peace of mind. Take the containers with you if you have to evacuate or seek shelter.

Know what your insurance covers

The purpose of insurance is to help put people’s lives back together – to make them “whole” again after a loss. This is the contract you purchased, and it is what your insurance company expects to provide. In our research, people expressed uncertainty about the basics of their insurance coverage or how insurance claims are processed. For example, do you know whether your policy provides actual cash value coverage or replacement cost coverage on contents? There’s a big difference!

Actual cash value coverage pays to replace the **depreciated value** of your belongings.

Replacement cost coverage pays to replace **(at current prices)** your belongings with materials of “like kind and quality.”

This coverage generally costs a little more than actual cash value.

Do you have adequate coverage for your home and possessions? Review your policy to be sure you know exactly what it covers, and use the list of questions on page 20 to help you. If there is anything you’re not sure about, ask your insurance professional. When you have a clear understanding of what your insurance covers and what to do in case of a loss, you can find greater peace of mind and more realistic expectations.

Connections: Make them!

Why should you plan with family, friends and neighbors?

No matter how independent and capable we are, when it comes to disasters, we often must rely on others for support.

In our research, people said they tended to make preparations for their immediate household or those they look after, but not in a formal or detailed way. Some said their support network is already in place and “can be mobilized at any time” without the need for conversation in advance. At the same time, they conceded that those they count on for help might not always be available.

Making connections for disaster support is largely about considering that you need to have more than one person you can count on because:

- A family member may be unable to get into your area while an event is approaching or in progress.
- A friend down the street will likely be suffering the same fate you are – and therefore be unable to give you any assistance.
- You may be unable to reach or communicate with family members, or to assist neighbors for the same reasons.

One gentleman in our research had second thoughts about who would be available to assist him in a disaster.

“People would probably be in the same boat that I was in. My three sons all have their own homes and they are going to have the same issues I have.”

How to deal with this dilemma? How can you plan when you have no idea what situation you, your family, friends and neighbors will be in?



The best approach: Consider a broad network of potential support people, and discuss with them now what you would do for each other before and after a catastrophe. When you talk with each other about your respective plans, you might learn something you hadn’t considered, or motivate someone to strengthen their own plan. Here are some important things to discuss:

- Review what types of disasters you are at risk for, and what a likely scenario for each might be.
- Specify what would need to be done and who would do it. Don’t hesitate to ask for help, and be specific about the help you need. A woman from our research had afterthoughts about her storm preparations:

“I wish my son-in-law had come to board up my house.”

- With family members, agree on one person (outside of a disaster-prone area) whom all family members would check in with to report on their own situation and to get information about others.
- Adjust your support network after a major life event. One woman told us, “I just got a divorce ... my ex-husband used to be in my plan. Now I’ve got some space [in my plan] I need to fill up.”

Neighbors can play an important role

It is important that your support network include neighbors. After a natural disaster, immediate help will likely come from those in close proximity; it is highly likely that others will experience great difficulty in getting into the affected area.

In our research, people described the invaluable help provided by neighbors. Others spoke about how neighborhoods rallied together to assist one another after a disaster. Those who hadn't considered the important role of neighbors decided it was time to get to know them.

Don't underestimate the moral support that neighbors can provide one another.

“We do have a very good neighborhood ... we all helped each other. It made you feel like you weren't alone. We were all in the same boat, so it didn't make it as bad as it would have been if we were isolated.”

Reach out to neighbors to offer your help. If you know someone who is alone, extend an invitation and stay in contact with them.

“With older customers, I think it's not a matter of not wanting to be prepared; in some instances, it's just not possible. They may not have the physical skills [necessary] ... Some of them will rely on family members for help and when the family can't, that puts them in a bind ... Overall, the people who are by themselves ... tend to have a tough go of it.”

– Insight from a Claims Adjuster



“It used to be me and my dog. Now I have my mother who needs a wheelchair. How will I get her out safely?”



Talk about planning today!

It could happen to you. Natural disasters don't happen every day but, when they hit, the repercussions can be severe. Those who are unprepared are likely to suffer more than those who have talked with family, friends and neighbors to plan how they would survive and recover from a catastrophe.

The planning process doesn't have to be difficult. It does take time – which most of us would prefer to spend on more pleasant activities. But the payoff in terms of life safety, reduced stress and a smoother recovery is immense.

A support network is an essential ingredient in a disaster plan. We cannot do it on our own! Communication with the people who would be our support system is key to developing a realistic and workable plan.

Few of us like to think about potential catastrophes. If just thinking about disaster planning makes you anxious, consider how much less stress you'll feel once you have conversations with others and make progress toward developing your disaster plan.

If you follow *The ABCs of disaster planning* outlined on page 19, and refer to the sources of additional information in the *Resources* section on page 22, you'll have just about everything you need to get the job done.

“So many times they never think it's going to happen to them.”

– Insight from a Claims Adjuster

The ABCs of disaster planning

A

Action: Take it!

1. Know which disasters you're at risk for and how best to prepare for them.
2. Plan for the possibility that you may have to evacuate your home.
3. Set up your support network.
4. Evaluate the risks, abilities and needs of everyone in your household and adjust your plan accordingly.
5. Make a plan for your pets.

B

Belongings: Know them!

1. Create a home inventory. Start by going room to room and record a video or take photos to make a visual record of your belongings.
2. Prepare a written list to accompany your visual record.
3. Keep receipts for valuable items and write on your inventory list their make, model, serial number, date of purchase, and other relevant information.
4. Store a copy of whatever documentation you create away from your home.
5. Update the inventory periodically.

C

Connections: Make them!

1. Have family conversations about disasters and how you will support each other.
2. Broaden your support network to include neighbors.
3. Be specific with others in your network about the tasks that need to be done and who will do them.
4. Don't hesitate to ask for help if needed, and reach out to others to offer your help.
5. Adjust your support network after a major life event.

Do you have the homeowners insurance protection you need?*

There is a way to avoid surprises at the time of a property loss. Be sure you have adequate insurance protection for:

- Completely rebuilding your home in the event it is destroyed by fire or other insured disaster.
- Replacing everything in the home.

Review the following questions, and then contact your insurance professional for help with anything you're not sure about.

1. Does the homeowners insurance cover flooding? (Standard homeowners policies do not cover flooding.) How does the policy define "flood"? What type of water damage is covered?
2. How do I obtain flood coverage? Can I get coverage immediately, or is there a waiting period?
3. Do I have any exclusions or separate deductibles for specific perils, such as wind or hail? If so, have I determined how I would pay for damage not covered by insurance?
4. Am I covered for an earthquake? If not, is coverage available by special endorsement? What is the deductible?
5. Am I covered for sewage backup?
6. Am I covered if the sump pump fails?
7. Am I covered for food spoilage in the event of power failure?
8. Am I covered if a power surge damages my television set or computer?
9. Do I have valuable items that should be insured for their appraised value on a special endorsement (also known as a rider or floater)?
10. Do I qualify for any discounts if I make special preparations, such as installing wind-resistant shutters or earthquake retrofitting?

* The homeowners insurance section of the Insurance Information Institute web site (www.iii.org) is a great resource for understanding the basics of homeowners insurance. Be sure to contact your insurance professional to know what your specific insurance policy does and does not cover.

Working with your insurer in the aftermath*

1. **Get yourself to a safe place.**
2. **Call the insurance company.** If you have trouble reaching them, listen for their radio announcements and watch for signs that they are in the area. (They may have difficulty finding you.)
3. **Provide the insurer with:**
 - Details about the home and the extent of the loss. For example, is the house demolished, or is a section of the roof gone? This will help the company send the best person to handle your loss.
 - An alternate contact and phone number. This is useful in case the claims adjuster has difficulty reaching you.
4. **Understand that it may take time for the claims adjuster to get to you.** (An adjuster is a person professionally trained to assess the damage.) Your company may be flying in adjusters from other parts of the country, and they will need time to set up shop. They may also be working without power or street signs.
5. **Do what you can to prevent further damage to the property.** If it is safe to do so, have someone put a tarp over the damaged roof or blown-out windows, or remove a fallen tree from your house. Ask for help, or pay someone to do the work. You do not have to leave the damage “as is” until the adjuster arrives! (Save receipts for home repair payments to give to your insurance company.) Don’t get permanent repairs done, however, until the adjuster approves the price.
6. **Get out your home inventory.** Review it for accuracy and have the inventory available for the claims adjuster. (You’ll be glad you have one!)
7. **Be very cautious about whom you hire to repair the home!** Check reputations and credentials carefully. After a disaster, many people descend on the devastated area looking for work. Ask your claims adjuster for a recommendation or an opinion.
8. **Help your adjuster help you.** If you choose to delegate a member of your family to participate in the settling of your claim, that’s fine; just be sure you select one person and not a committee (as that may make the claim settlement process longer than it needs to be).

Tip: File this document with your homeowners insurance policy.

* The “Settling Insurance Claims after a Disaster” section of the Insurance Information Institute web site (<http://www.iii.org/article/settling-insurance-claims-after-a-disaster>) is a great resource for understanding how to file a claim and how the claim process works.

Disaster planning resources

American Red Cross

www.redcross.org

Centers for Disease Control and Prevention (CDC)

www.cdc.gov

Federal Emergency Management Agency (FEMA)

www.fema.gov

National Weather Service (NWS)

National Oceanic and Atmospheric Administration (NOAA)

www.weather.gov

Ready America

www.ready.gov

Comprehensive information for individuals covering preparedness, response and recovery. Includes information on all types of disasters, how to prepare, and what to do in the event of an emergency.

Humane World for Animals

www.humaneworld.org

Includes practical guidance on how to include pets in your disaster planning.

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A note on research methodology

In Spring 2007, the MIT AgeLab and The Hartford's team of gerontologists conducted eight focus groups in different locations around the country, asking people about their experiences with different types of natural disasters or catastrophes. Two groups each were conducted in California, Florida, New York and Oklahoma. All of the focus group participants were age 50 or older. All participants carried homeowners insurance with various insurance carriers. The groups were balanced by gender. In California, Florida and Oklahoma, efforts were made to recruit people who had experienced property damage due to natural disasters.

The Hartford's gerontologists also conducted a series of interviews with knowledgeable claims adjusters from The Hartford to ask them about their experiences working with individuals and families in the wake of natural disasters.

Because of the nature of these data sources, we cannot make claims about the whole population.

The Hartford's Gerontology Team

The Hartford's team of gerontologists create innovative business solutions for the mature market. They are uniquely positioned to apply knowledge of aging to develop one-of-a-kind products and services for The Hartford's customers, and specialized training for The Hartford's employees. They conduct original research in partnership with academic institutions and produce public education programs on safety, mobility and independence. The Hartford has had this in-house expertise since 1984, guiding The Hartford to unparalleled success in understanding and serving the mature market.

The Hartford/MIT AgeLab Relationship

The Hartford became a founding sponsor of the MIT AgeLab in 1999. The Hartford's team of gerontologists and the MIT AgeLab were committed to producing original research that can influence the quality of life of older adults and their families. Through publications, professional meetings and public education, The Hartford/MIT AgeLab partnership successfully reached millions of people in the United States and around the globe with high quality, meaningful information to guide important decisions about safety, mobility and independence.

This guide is designed as general information for readers seeking education on planning for a disaster. It is not intended to be an exhaustive source or to relate to any particular person or disaster situation. Readers are advised to consult the necessary professionals to assist them in analyzing their unique situation and to refer to the sources identified in the section entitled "Resources" for additional information. All information herein is as of August 2025.