



HEARTLAND FIRE & RESCUE

SERVING THE CITIES OF EL CAJON, LA MESA AND LEMON GROVE

Financial Preparedness

Americans at all income levels have experienced the challenges of rebuilding their lives after a disaster or other emergency. In these stressful circumstances, having access to personal financial, insurance, medical, and other records is crucial for starting the process of recovery quickly and efficiently. Taking the time now to collect and secure these critical records will give you peace of mind and, in the event of an emergency, will ensure that you have the documentation needed to start the recovery process without delay.

- Scan or photograph important documents such as deeds/titles, medical/health insurance records, driver's licenses, passports, social security cards, and tax information.
- Consider saving money in an emergency savings account that could be used in any crisis. Keep a small amount of cash at home in a safe place. It is important to have small bills on hand because ATM's and credit cards may not work during a disaster when you need to purchase necessary supplies, fuel, or food.
- Make a photo or video record of your possessions. There are a variety of smartphone applications available that can help you develop a photo/video inventory of your belongings. Many insurance companies have smart phone apps they have developed for this purpose, so check with your insurer. If you prefer a hard copy inventory, there is a link to a home inventory guide below in the Additional Resources section.



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- In addition to photos or video of the contents of your home, copies or photos of professional appraisals of jewelry, works of art, and collectibles should be included in your evacuation kit.
- If possible, obtain property (homeowners or renters), health, and life insurance, if you do not already have them. Review existing policies for the amount and extent of coverage to ensure that what you have in place is what is required for you and your family for all possible hazards. Have your home periodically re-appraised to be sure that you are not underinsured.
- Check to see if your homeowner's policy includes A.L.E. (Additional Living Expenses) coverage which pays for an alternate living situation while your home is being repaired.
- Homeowners insurance does not typically cover flooding. For more information on flood insurance see the Additional Resources section.
- Earthquake insurance covers some of the losses and damage that earthquakes can cause to your home, belongings, and other buildings on your property. Earthquake damage is not covered by your homeowners insurance; you will need additional coverage. See the Additional Resources section for a link to more information.
- For more helpful financial preparedness tips, please go to the Emergency Financial First Aid Kit (EFFAK) to get started planning today. It's an easy step by step guide that you can even fill out online. You'll find the link below in Additional Resources.



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Additional Resources:

- California Department of Insurance
<http://www.insurance.ca.gov/>
- Flood Insurance
<https://www.floodsmart.gov/>
- Earthquake Insurance
<http://www.insurance.ca.gov/01-consumers/105-type/95-guides/03-res/eq-ins.cfm>
- Home Inventory Guide
http://www.insurance.ca.gov/01-consumers/105-type/95-guides/03-res/upload/Website-Version-Home-Inventory_Revision-September-17th-2.pdf
- Emergency Financial First Aid Kit
https://www.fema.gov/media-library-data/1441313660000-38b0760a58131b871d494ddacbf52b6e/EFFAK_2015_Forms_508.pdf
- Insurance and Recovery – Lots of free information available
<https://www.theredguidetorecovery.com>