

Jeffrey Brewer
847-553-3763
jeffrey.brewer@pciaa.net

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How Duct Tape, an App and Insurance Could Make the Difference in Disaster Recovery

5 survival tips you may not have thought of

CHICAGO - There are many surprisingly simple steps and decisions that consumers can make that will have a significant impact on their recovery process after a natural disaster or emergency occurs, according to the Property Casualty Insurers Association of America (PCI).

While they may not be the first items you put in your emergency supply kit, common but potentially overlooked things like duct tape, an extension cord or zip lock baggies could come in very handy following a disaster. Downloading smartphone apps is another smart move because they can do everything from provide severe weather alerts to identify emergency shelters. Additionally, the decisions consumers make about insurance coverage could have a profound impact on their ability to recover from a natural disaster or other emergency.

"Because natural disasters and emergencies can occur with a moment's notice, advanced preparation is the key to the recovery process," said Chris Hackett, PCI's senior director of personal lines policy. "Taking time to ask what if questions can go a long way in making sure you're prepared for whatever Mother Nature may throw your way. By talking with your insurance agent about your insurance coverage you can ensure you are adequately protected in the event a natural disaster occurs. As an example it is important that consumers consider purchasing flood and earthquake insurance since they are not covered under a standard homeowners insurance policy. Too often residents find out the hard way that government assistance is not enough to rebuild after a disaster. However, insurance is the important back-up plan that enables people to recover."

5 survival tips you may not have thought of when preparing for a natural disaster

Every family should create an emergency plan that includes information about where to go and what to do if you are forced to evacuate. Practice to make sure everyone is familiar with the plan. It is also important to assemble a weatherproof emergency preparedness kit including a radio, flashlight, batteries, bottled water and basic first-aid supplies. However, in addition to the basics, ask yourself what if and see how many other items you may find indispensable:

1. Items you might consider for your survival kit

1. Zip Lock Bags — They are great for storing documents like your insurance policy and protecting valuable from the elements.
2. Duct Tape — There are a zillion uses for duct tape!
3. Extension Cord — Beyond the obvious use, in a pinch it could double as rope or even a belt.
4. Clothing/Footwear — If you are forced out of your house, a change of clothes is helpful and having footwear could be an essential item for safety.
5. Family photos — Having updated family photos can help in case you are split up from your family. By having photos to show people who you are looking for, it can help speed up the process of being reunited with your loved ones.
6. Cash — If a natural disaster hits it may cause ATMs and banking systems to be down. Make sure you have extra cash on hand to get you through the several days following a disaster until systems are back up and running.

2. Take advantage of your smartphone — There are many [apps](#) available to help you stay prepared and aware when a natural disaster occurs.

- The [Insurance Information Institute](#) has two apps, Know Your Plan and Know Your Stuff Home Inventory that will help you create an emergency plan and create a home inventory of your possessions, which could be useful in reporting a loss to your insurance company.
- [FEMA App](#) to help alert you to weather and disaster resources.
- [Emergency Red Cross](#) - The Red Cross is a great resource for disaster safety and their Disaster Apps deliver expert information, alerts, and prep tools to make sure you and your family are prepared.

1. **Consider other family members' needs** — When preparing your emergency kit it is important to take into account that babies have special needs. Also, pets often get overlooked during natural disasters. Make sure your pets' tags are up to date and you have plenty food and water.
2. **Have an out of area emergency contact** — It is important to have emergency contacts who are nearby, as well as out of the area who can be reached during a disaster.
3. **Keep your car in good condition.** A car break down during a disaster could make the difference in an emergency. Make it a priority to have your car in good running condition, keep at least half a tank of gas and store an emergency kit filled with items such as, first aid, flares, extra clothes and blankets.

PCI promotes and protects the viability of a competitive private insurance market for the benefit of consumers and insurers. PCI is composed of nearly 1,000 member companies, representing the broadest cross section of insurers of any national trade association. PCI members write \$202 billion in annual premium, 35 percent of the nation's property casualty insurance. Member companies write 42 percent of the U.S. automobile insurance market, 27 percent of the homeowners market, 33 percent of the commercial property and liability market and 34 percent of the private workers compensation market.

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