

GETTING READY:

A GUIDE TO EMERGENCY PREPARATION

Disasters, whether natural like a tornado or human-induced like a forest fire caused by carelessness, can strike at any time, in any place. **While it's impossible to stop disasters from happening, you can increase your readiness for them.**
This guide can help.

Questions about insurance? Call us.

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TAKE AN OUNCE OF PREPARATION

It can take first responders up to 72 hours to reach people in non-critical situations following a disaster. Here are some practical tips to help you prepare for the unexpected:



Secure your home

- **Plan and practice a home emergency/evacuation plan with your family.** Include a list of where emergency supplies and equipment are stored. Identify an emergency out-of-town contact.
- **Talk to your children** about what to do if they're away from home during an emergency. Know the emergency policies at your children's school or daycare.
- **Consider specific precautions** for anyone in your household with special needs.
- **Make necessary arrangements** for your pets as they may be prohibited in hotels and public shelters.
- **Store important documents** such as birth certificates, passports, wills, financial documents and insurance policies in a location outside your home such as a bank or credit union safety deposit box.
- **Consider opting in to receive special "emergency Twitter alerts"** from law enforcement and public safety organizations and/or emergency management agencies. Issued during a crisis or emergency, the tweets contain updated information such as public safety warnings and evacuation instructions.



Make a basic emergency kit

Water (at least six litres of water per person)

Food (canned food, energy bars and other non-perishables)

Manual can opener

Flashlight and extra batteries

Cellphone/smartphone and extra batteries

Battery-powered or wind-up radio and extra batteries

First aid kit

Special needs items (prescription medications, infant formula and any items required for people with disabilities)

Extra keys for your house and car

Cash (small bills and change for pay phones)

Your emergency plan

Prepare an inventory of your home

- **Make a list of your possessions in case you have to make an insurance claim.** The inventory form should include the name of your insurer and local insurance representative, your insurance policy number, coverage, deductible and expiration date. Consider keeping a copy of your policy with the inventory.
- **Break down the replacement cost of possessions by room to help determine if you have adequate coverage.** Remember it's not what you paid for something, but what it would cost to replace it. Keep this information up to date to reflect any recent purchases.
- **Keep videos and photos** of furniture and other contents of each room of your home.
- **Store your inventory list**, along with accompanying videos and photos, in a location **outside your home** such as a bank or credit union safety deposit box.



Secure your home

- Install impact-resistant windows and doors (including garage doors). Door frames should be securely anchored to wall framing and double doors secured with head and foot bolts.
- Move or anchor heavy objects within your home that may fall over and cause injury.
- Repair cracks in your home's ceilings, walls, foundation and driveway.
- Have a licensed electrician check your home's wiring to ensure all electrical components are in working order.
- Keep a portable power generator and extra fuel on hand in the event of a power failure. Always store fuel in a well ventilated area.
- Perform regular home maintenance (on the chimney, roofing, heating system, plumbing and landscaping, for example).
- Install a backflow valve to help prevent sewage in an overloaded main sewer line from backing up into your basement. Check with your municipality before installing a backflow valve.
- Ensure downspouts extend at least six feet away from your basement walls. Make sure that soil is graded away from your home.
- Store toxic or flammable products away from heat sources. Avoid storing them in the basement.
- Speak with your insurance representative about available coverage for losses specific to disasters common to your region.



What is Insurance Bureau of Canada (IBC) doing to help Canadians adapt to severe weather?

Extreme weather has been increasing in severity and frequency in Canada, resulting in billions of dollars in insured damage. Here are some examples of IBC's severe weather adaptation efforts:

- ▶ Working with all levels of government on developing ways to adapt to severe weather
- ▶ Advocating for better building codes, infrastructure investments and a national natural catastrophe strategy
- ▶ Spearheading substantial research and awareness-raising projects to spur innovative adaptation discussions
- ▶ Collaborating with communities and educating consumers on ways to relieve stress caused by excess water through simple solutions such as backflow valves and rain barrels
- ▶ Informing and engaging consumers through web content and social media about preventive measures they can take to make their homes, businesses and communities more resilient
- ▶ Deploying the Community Assistance Mobile Pavilion (CAMP) to disaster sites to provide affected Canadians with on-site insurance-related information and support

A basic emergency kit is intended to help you get through the crucial 72 hours following an emergency. Visit www.getprepared.ca for a list of recommended additional supplies to have on hand. Remember to check on an annual basis the expiry dates of applicable items in your kit such as medications and infant formula, and replace items as necessary.