



Are You Prepared?

September is National Preparedness Month

Right now in the United States, multiple disasters are occurring simultaneously. From the ongoing COVID-19 Pandemic to wildfires and hurricanes, we are in unprecedented times. Sponsored by FEMA, this effort encourages all of us to prepare for emergencies at home, at work and in our communities. Bank of the West has Business Continuity Plans in place, but we believe that preparedness starts with being prepared at home.

Know your risks before preparing

The first step in preparedness is understanding the risks and hazards you and your family could be exposed to. At the forefront of everyone's mind currently is the ongoing COVID-19 Pandemic happening throughout the World. Other risks to the safety of you and your family may include natural disasters such a wildfires or hurricanes.

- Do you have a Home Emergency Kit, sometimes called a "Go-Bag," ready in the event that you need to evacuate quickly? It is one of the most basic items you will need to prepare yourself and your family in the event of a disaster.
- Have you checked your insurance policies and coverage for the predominate hazards in your area such as floods, earthquakes, wildfires and tornadoes?
- Do you know how to prepare yourself and your family?
- Have you taken the time to learn lifesaving skills such as CPR and basic first aid?
- Do you have a communication plan? If you had to evacuate your home, do you know what safety steps to take such as shutting off the water and gas?
- Do you know how to minimize infection risks when out in public? If not, then we are here to help with some quick tips and tricks to help make you and your family prepared for a disaster!



What to Prepare

Other risks to the safety of you and your family may include natural disasters such as wildfires or hurricanes. Do you have a Home Emergency Kit, sometimes called a "Go-Bag," ready in the event that you need to evacuate quickly? It is one of the most basic items you will need to prepare yourself and your family in the event of a disaster.

According to FEMA, your Home Emergency Kit should include some basic supplies such as:

- ✓ Water - one gallon of water per person per day for at least three days, for drinking and sanitation
- ✓ Food - at least a three-day supply of non-perishable food
- ✓ Battery-powered or hand crank radio and a NOAA Weather Radio with tone alert Flashlight
- ✓ First aid kit
- ✓ Extra batteries
- ✓ Whistle to signal for help
- ✓ Dust mask to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place
- ✓ Moist towelettes, garbage bags and plastic ties for personal sanitation
- ✓ Wrench or pliers to turn off utilities
- ✓ Manual can opener for food
- ✓ Local maps
- ✓ Cell phone with chargers and a backup battery
- ✓ A Financial Emergency Kit (to include insurance documents, medical insurance, health records, cash, etc.) today.

Remember to store items in airtight plastic bags to protect against the elements. And, try to keep your entire disaster kit in one or two easy-to-carry containers like duffel bags or rolling backpacks. National Preparedness Month is also the perfect time to review the important financial information that should be included in your Financial Emergency Kit as part of your household "Go-Bag." Under these circumstances, having access to personal financial, insurance, medical and other records is crucial. Taking the time now to collect and secure these critical records will ensure you have the documentation needed to start the recovery process with fewer delays.

Your Financial Emergency Kit should include:

- ✓ Financial and critical personal, household and medical 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, secure place. It is important to have small bills on hand because ATM's and credit cards may not work during a large-scale disaster when you need to purchase necessary supplies, fuel or food.
- ✓ Obtain property (homeowners or renters), health and life insurance if you do not 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.
- ✓ Homeowners insurance does not typically cover flooding or earthquakes, so you may need to purchase flood insurance from the National Flood Insurance Program or earthquake insurance from the California Earthquake Authority.
- ✓ Download the Emergency Financial First Aid Kit (EFFAK) from FEMA to get started planning

You can also find more information on personal and community preparedness efforts on the FEMA Ready.gov website where you can sign up for emergency alerts. There will also be valuable information on your county and state Emergency Management Department websites