

DISASTER PREPAREDNESS

Self-help Checklist

We live in the highest earthquake risk area in the contiguous United States, with several large, active faults running throughout the state. These faults have been the cause of destructive earthquakes in the past and will certainly be the source of destructive shocks in the future. California has not experienced an earthquake measuring in excess of 8.0 on the Richter scale since 1906, although damaging earthquakes with magnitudes greater than 6.5 occur in California on the average of every four years. While we are not able to predict when the next earthquake will occur, we are able to estimate the effects of earthquakes on homes and buildings, evaluate the financial effects of an earthquake, and prepare ourselves as best we can by stocking up on emergency provisions that will help us survive such a disaster.

The Earthquake Supplies and Insurance Checklist and the Disaster Defense Checklist which follow are provided to University of California employees as a public service to assist in preparing for a major disaster. This newsletter and Checklists have been reprinted with permission of Tom Vacar, Consumer Editor, KTVU Television, Oakland, California.

Adding to California's woes, the Federal Home Loan Mortgage Corporation (Freddie Mac), a federal agency which purchases mortgages from lenders, recently announced that as of July 1, 1995, earthquake insurance coverage will be required for units within many condominium complexes in California. Freddie Mac's new plan divides zip codes in California into three categories—low, moderate, and high risk. Under the proposed plan, earthquake insurance will be required for all purchasers in condominium complexes in high risk zip codes and for many complexes in moderate risk zip codes. Condo purchasers in low risk zip codes will not be required to obtain earthquake insurance. These new requirements will make it difficult for Californians in 25% of the state to both sell and purchase condominiums, as earthquake insurance is becoming both very expensive and difficult to find. We can only hope this is not the beginning of a trend among mortgage lenders, although several lenders are requiring earthquake insurance for single family mortgage applicants.

Earthquake Supplies and Insurance

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✓ A Big Dilemma: Should I Buy Earthquake Insurance or Not?

Earthquake insurance is a gamble. The insurance company is betting that your house will not be badly damaged or destroyed in a quake; you are betting that it will. In recent years, major quakes—L.A.'s Whittier quake, the Bay Area's Loma Prieta quake, the Southland's Landers quake, the Southland's Northridge quake (plus several significant quakes in the Inland Empire) have all taken a large number of homes. Yet, most estimates show that only 1 in 4 Californians have quake insurance.

Why is that? There are many reasons. First and foremost, there is denial—the "it can't happen to me" syndrome. And, let's face

it, even in major quakes, relatively few homes are lost compared to the ones that survive. Just as important, it can be expensive: often \$2.25 to \$2.50 for every \$1,000 worth of property you wish to insure. So, even a modest \$250,000 home can cost the homeowner \$625 a year for quake insurance on top of the regular homeowner's policy premium. Then there's the deductible. On most quake policies there's usually a 10% to 25% deductible—the money you have to pay before your insurance kicks in. So, if you have a 15% deductible on the \$250,000 policy, regardless of how much or how little damage, you're responsible to pay for the first \$37,500 (15% of \$250,000 = \$37,500). So, if your house receives \$35,000 damage, your earthquake insurance policy is worth less. If you have a 10% deductible (10% of \$250,000 = \$25,000) on that \$35,000 worth of damage, the insurance company will pay only \$10,000. (Note: a few companies offer a 5% deductible from time to time, so shop around.)

Special Note: In the wake of the Northridge quake, many home insurers are no longer selling homeowners or earthquake insurance. Currently California is facing a crisis in insurance availability. If you have earthquake insurance, you should keep

it in force. If you're shopping, finding it will be very tough. The California Department of Insurance has more information. Call toll-free at 1-800-927-HELP. Also, have a discussion with your agent.

Ultimately, buying earthquake insurance requires some educated guessing and educated gambling on your part. Here are 3 tactics to consider.

❑ **Tactic A. no quake insurance**

What You Own: Is your house likely to suffer severe damage in a quake? Single story wood frame homes usually do very well. Check with your neighbors, building department and insurance agent to see how well your type of construction has done in major quakes throughout the state. At the moment there's lots of recent data from the Northridge and Loma Prieta quakes.

Where You Live: You have to balance the kind of home you have against it's proximity to major known faults. Many areas of California are relatively quake safe while others, such as most of the Bay Area and San Fernando Valley (just to name two) are highly susceptible to big faults. (Note: Since all major faults are not known to geologists, there's still a high element of risk as the undiscovered thrust fault in Northridge proved.)

The Consequences: If you guess right, you save a lot of money. If you guess wrong, you are likely to end up financially ruined because when the house is gone, so is your equity **but** the mortgage payments go on.

❑ **Tactic B. full quake insurance**

What You Own: When you buy full coverage, you are basically gambling that your house will likely be totally destroyed in a quake. The insurance company is betting it will not. In small and moderate quakes, major or total damage is a very unlikely possibility. However, in major quakes, 6.8 and higher, it is somewhat of a possibility. In the fabled "big" one, it is presumed that direct damage and related damage (firestorms, floods, etc.) will destroy many homes. If your house is of such construction or the contents of your house are so valuable and fragile that they're likely to be damaged in a quake, you need some form of earthquake insurance. **Full replacement value** insurance assures that your entire loss (except for the deductible of 5%, 10%, or 15% depending on your policy) will be covered.

Where You Live: If you are in a high quake prone area, full coverage is recommended if you can afford it. Your county geologist, insurance agent and building department can be of assistance.

The Consequences: Full quake insurance costs a lot of money, but compared to the cost of your home, it's cheap. If your house suffers only partial damage, however, the large deductible may render the policy worthless.

❑ **Tactic C. partial quake insurance**

Here's a way to buy substantial coverage, cut the overall deductible and still save money on premiums. **Buy less than full quake coverage.** Let's face it, most homes do not suffer total destruction. More likely a wall falls away or a portion of the roof collapses. Structurally the house is repairable, but it needs substantial work. Some companies permit partial quake coverage, others may not. Shop around.

What You Own: Let's go back to our \$250,000 example home. Maybe you will only buy \$100,000 coverage. The deductible limits in your policy (5% = \$12,500, 10% = \$25,000, 15% = \$37,500) would force you to come up with less repair money. If your house suffered, say, \$100,000 in damage, depending on that deductible, you would get between \$85,000 and \$95,000 (as opposed to getting just \$63,500 and \$87,500 with full coverage). This is a particularly good tactic if you have a home highly resistant to quake damage.

Where You Live: This is a particularly good tactic if you have a home that is in a less seismic area.

The Consequences: If your house is totally destroyed, you won't receive enough insurance money to replace it.

Special Note: Your Main Homeowner's Policy

To have proper coverage, you must also have the Earthquake Insurance Endorsement added to your basic Homeowner's Policy. For maximum protection your basic Homeowner's Policy should have the following:

Full Replacement Guarantee: assures your house will be rebuilt as it was without regard to the actual cost the insurer must pay.

Code Upgrades: assures your home will be replaced according to **current** building codes; not the ones in effect when your home was built.

Special Coverages: assures that items normally not covered by the basic policy will be covered including specifically listed jewelry, furs, artwork, collectibles, antiques and other special property.

Special Note: Renters

If you are a renter, the homeowner or apartment owner who you are renting from almost always **does not** have insurance to cover your property if it gets lost or destroyed in a quake. You need to consider buying your own Renters Insurance Policy with an Earthquake Insurance Endorsement. If you already have renter's insurance, make sure you have the Earthquake Insurance Endorsement or you won't be covered.

✓ The Most Important Earthquake Supplies

If a major quake hits, stores will likely be in complete disarray and not available for you to purchase these items. Here's a good basic list to use as a shopping guide. Store these materials in a closet or room in the corner of your house or in the corner of your garage.

❑ **Flashlights and lanterns (battery powered)**

In virtually every major quake, electric power is either shut down or lost, sometimes for days. There are a wide variety of lights, lamps and lanterns that operate on battery power. Get several. Keep lights close to your bed in the event of a night quake. Power will likely be out.

❑ **AM/FM radio and/or television (battery powered)**

This will be your main source of information and news. From this you will learn when to expect local assistance and how long you'll go it alone. Do not forget, most of us have a battery powered radio in our cars.

❑ **Extra batteries (disposable and rechargeable)**

Make sure you choose **alkaline long life** batteries. Have plenty of these on hand! We suggest at least one set already be installed in your flashlights and radios plus three replacement sets. We suggest that you **replace** these batteries at least once a year to maintain maximum life! Beware of rechargeable batteries! They do not last nearly as long per charge as alkalines. If the electricity is out for more than a few hours, you could run out of battery power! Once the power comes back on, they're great since regular batteries will likely be sold out.

❑ **Fire extinguishers**

This is critical since fire departments will be busy rescuing people in collapsed structures as well as putting out major fires. Make sure you get **all purpose** extinguishers (for use on gas, paper, wood, and electrical fires). Also, make sure your water hoses are in good shape.

❑ **Smoke detectors (battery powered)**

This is your first line of defense against a fire getting out of hand. Combined with fire extinguishers, this can save your home and life.

❑ **Tools**

- Crescent or pipe wrench (to turn off gas)
- Axe (to chop away fallen debris)
- Hammer, saw, and large screwdriver
- Crowbar (essential to help pry others out)
- Metal and wood saw (to saw through debris)
- Heavy work gloves (several pairs)

❑ **Bedding**

You will need, at the very least, extra blankets and pillows if you end up sleeping outside. It's best to have a foldable cot, sleeping bag, or tent ready.

❑ **Clothing**

Put an extra change of clothes (or two) aside for each member of the family. They should be sturdy, outdoor type clothes including an extra pair of shoes. Also include one set of rain gear per person.

❑ **Detailed area map**

Try to have a detailed area map available to assist rescue workers helping out in your area.

❑ **Sanitation supplies**

Make sure you have the following on hand for the preservation of health and sanitation:

- 1 large garbage can and 1 bucket
- 1 gallon of strong disinfectant
- 1 wash pan, soap, and paper towel group
- 1 large box of garbage bags to line containers
- 1 container of concentrated deodorizer
- 1 dozen pairs of rubber or plastic gloves
- 1 set of bag ties or sealers
- 4 rolls of toilet paper

❑ **Whistle or loud horn**

You'll need this to signal for help or if you get hurt.

❑ **Plates and utensils**

To avoid wasting precious water, you will need disposable sets of plates, cups, and utensils. Have enough on hand for **five days** for each person.

✓ Food You'll Need

The foods you put aside should:

- Have long shelf lives
- Need no refrigeration
- Need little or no added water
- Be enough for 5 days for each person

You should select foods that:

- your family likes
- can be easily rotated back into your regular supply and used before they expire
- are in one-meal servings

Where to get quake food

Most of these foods are readily available at the grocery store. However, many sporting goods, hunting, and survival stores offer prepackaged foods that are excellent for this purpose as well. They can be stored indefinitely without any special handling requirements. **Once you buy them, only use them when needed. Do not raid the supply! It's not for snacking!**

Butane stove or charcoal grill

If utilities are inoperable, have either a portable gas stove (with extra gas cell) or charcoal grill (with extra 25 pound bag of charcoal) for cooking.

Matches (in waterproof container)

In the event utilities are inoperable, you will need matches to make fires for cooking. Waterproof matches can be purchased at sporting goods and hunting stores or you can simply put regular matches in a waterproof container.

Water

Buy gallons in plastic containers to prevent breakage. Store five gallons per person per day (a total of 25 gallons per person for five days). Note: By adding four to six drops of plain liquid bleach (e.g., Clorox) to each gallon, you will suitably purify questionable water.

Beverages

- Fruit or vegetable juices have a 3 to 12 month shelf life
- Canned milk has limited shelf life listed on the can
- Soft drinks have virtually unlimited shelf life
- Powdered milk or juices have unlimited shelf lives (but need water)

Canned and prepared foods

Buy foods that require no refrigeration or additional water and which, if necessary, can be eaten without heating:

- Canned hams and other meats
- Peanut butter, preserves, and jellies
- Canned fruits
- Canned soups
- Beef or turkey jerky
- Canned pasta, meat, and vegetable dishes (e.g., ravioli)
- Military style MRE or K rations
- Don't forget a can opener

Dry/dehydrated foods

Dry pasta, beans, dehydrated soups, dehydrated fruits, and other dry foods will store indefinitely but will require water, which may be in very short supply.

Staples

Crackers, wafers, whole grain cereals, and dried breads are excellent and have very long shelf lives.

Infant foods

If you have an infant, do not forget to set aside enough non-refrigerated formula and baby foods in jars.

Special diets

Make special provisions for family members who are diabetic or on low-salt or low-cholesterol diets.

Pet foods

Make special provisions for canned or dry pet food for dogs, cats, birds, or other pets.

First Aid

Though everyone should have the basics, medical supplies should be tailored for each family. Most items are already included in commercially available first aid kits or you can purchase them individually. Here are the basics you should have on hand, enough for each person:

First aid book (or see the front of your phone book)

A large assortment of sterile bandaging materials including:

- Adhesive tape (1" and 2" wide rolls)
- Large gauze pads (2" and 4" wide)
- Triangular bandages (37" and 52")
- Safety pins (assorted sizes)
- Assorted plastic bandages of all sizes

Scissors and tweezers

Wooden splints (18" long)

Water purification tablets

Antiseptic solution (alcohol, hydrogen peroxide, etc.)

Aspirin tablets or other pain relievers

Baking soda and table salt

Diarrhea preparations

Toothache and ear infection preparations

Motion sickness pills

Smelling salts

Petroleum jelly

Thermometer (clinical oral or rectal type)

Extra sanitary napkins or tampons

✓ Special Needs

☐ *Medical prescriptions*

If you or any household members are on prescriptions, make sure you put at least a one-week supply in your quake kit. Make sure you replace the prescription before it loses its potency or expires!

☐ *Eyeglasses and/or contact lens*

If possible, put an extra pair into your earthquake kit just in case your regulars are lost in the quake.

✓ Take a Detailed Annual Inventory

We cannot overemphasize this too much! Take a total house inventory **now**!

You probably don't realize how much stuff you've accumulated. But if your home is destroyed, you'll spend months of brain wracking effort trying to recall it all. However, chances are you'll remember very little of it. But if you want your insurance company to pay for it, you'll need some sort of believable proof. Otherwise, you'll find out just how unfriendly an insurance company can be.

☐ *How to take your inventory*

There are several ways to take a detailed home inventory. We'll discuss the pros and cons of each. However, no matter how good your inventory is, it is useless to you if you leave it inside your home to be lost with the rest of the house. Put it in a safe deposit box or other secure area away from the house. With a complete inventory, the only hassle you'll face is how much money you'll get for all of that stuff from your insurance company. We'll discuss the money issue later.

☐ *Written inventory*

By far, the most detailed inventory you can take is to go through every room in the house and write down each and every piece of property you own. However, this is also the most time consuming and difficult way to do it. It is difficult to do because inside each and every drawer, closet, cupboard, and storage area are likely to be many, many things you've probably forgotten you even own. As you take this inventory, you will realize the extent of your holdings and just how much time it will take to write it all down. The major advantage of a written inventory is should your home be lost, you'll avoid all the brain wracking recollections necessary at a time you'll be down and out. This will buy you tremendous peace of mind.

Your written inventory should look something like this (many insurance companies have forms available, free for the asking):

Room: _____

Item Description	Serial # or Other Marking	Approximate Purchase Date	Approximate Purchase Price	Additional Comments

☐ *Photographic inventory*

By comparison, walking around your house with a snapshot camera can give you a much easier overview of your property. You can take it in as little or as much detail as you want:

- Overall shots of rooms will help you quickly remember all of your major items.
- Detailed shots of walls, corners, and floors will allow you to document specific major cost items and help you recollect what was inside such things as closets, buffets, cabinets, etc.
- Specific shots of the contents of drawers, closets, chests, hutches, cabinets, etc. allow you to easily recall most, if not all of their contents.

It is best to use an auto-focus camera with automatic flash attachment to assure that the film is properly exposed. In fact, you should take a test roll and develop it first to make sure that the pictures you're taking will be usable. Make sure you actually develop the film so you can check your work and, if necessary, go back and reshoot areas that did not turn out.

On more expensive items (rugs, crystal, silverware sets, furs, jewelry, fine arts, etc.) take several shots to fully show the item. You should (sometimes the insurer may require it) get expert written appraisals, updated every few years. Look in your Yellow Pages under Appraisers. Make sure to check their professional qualifications. Membership in the American Society of Appraisers is a good credential for an appraiser to have. Make sure it's current. Then ask the appraiser for the names of clients who you can call to verify the quality of their work. In fact, your insurance agent may provide a referral.

Don't forget to shoot the contents of your garage, storage lockers, cars, or other places you may have insured property.

The primary cost attached to doing a photographic inventory is the film and developing. Overall shots of all rooms can probably be done with as little as one 24-exposure roll. A fully detailed inventory may take as many as a dozen 24-exposure rolls. But remember, the cost of taking a photographic inventory is super-cheap compared to the hassles of trying to recall it all from memory. Most homeowners can take a complete and detailed inventory of their home in just one to three hours.

❑ **Video tape inventory**

Millions of us now have our own camcorders or know someone who does. It is also easy to rent video equipment (see your Yellow Pages under Video Equipment—Renting and Leasing). The advantage of a video tape is that it is very easy to shoot pictures from many different angles in a very short period of time. If some of the things need to be shot in detail, a single tape can allow you to do a lot of detailed shooting at no additional cost. It is crucial, however, to make sure that the items are well lighted to get good pictures. So, you have to look at the tape to make sure you did it correctly. (To make sure you get a picture of the camcorder itself, take a picture of it in a mirror.) Consider the disadvantages: video tape can easily be ruined by magnets or heat. So, do not put the tape in a location where there may be magnets, other magnetized materials or extreme heat. Finally, put the tape in a location away from your home. A safe deposit box is best.

Disaster Defense Checklist

Fire. Earthquake. Tidal Wave. Flood. Crime. These are things that often result in much more than physical damage to people and property. They also result in financial disasters to the victims as well. In this Disaster Defense Checklist, we want to give you the best advice we could muster up on how to prepare for the unpreparable. By doing so, you will likely be able to reduce the time it takes you to get your financial house in order—the first step to making an economic recovery. Obviously, how much you can do strictly depends on your budget, your willingness and your own actions.

✔ **Be Prepared Before a Disaster**

❑ **Get adequate insurance**

There are many different kinds of insurance to cover all manner of risk, some which may or may not apply to you. First and foremost, you protect your property with either homeowner's or renter's insurance. If you have dependent loved ones who might be left behind in the event of your death, a life insurance policy would be in order. If you do not die in the disaster but become incapacitated, you should think about obtaining disability insurance. Yes, it can be expensive, but the cost of the insurance compared to the cost of replacing property or income is very small by comparison. It is also critical that you review these coverages at least once a year so that you can update the coverage to your current needs. And remember, being under insured is almost as bad as being uninsured. You must buy special coverages for things like jewelry, personal computers, collections, collectibles, artwork, and other rare or expensive items.

❑ **Create a "must take" list**

Look around your residence. If you only had five minutes to clear out, what would you want to take with you? Be realistic and practical. Guide yourself by this two-step rule. Take those things which you could **never** replace and take some things you will need right away.

Irreplaceable: Recognize that there is very little that you can never replace but among them would likely be sentimental things like certain photographs, heirlooms, jewelry, gifts, and mementos. Figure out how or place them in such a way that you could, if necessary, gather them up in seconds and take them with you. Therefore, they should not be spread hither, thither and yon.

Immediate needs: It might be a great idea to have an overnight bag or suitcase loaded with one or two changes of clothes plus outer wear, rainwear, underwear, and shoes just in case. The bag should also contain an extra pair of prescription glasses if you wear them, prescriptions if you take them, and other things specific to your comfort, health, and safety. This should be left in a closet close to the door, in your car or garage...just in case.

❑ **Have an emergency fund**

To the best of your ability, try to save up as least three months worth of living expense money to be used only for such an emergency and not a readily "raidable" piggy bank. In most every disaster, it is usually days before you will again have access to your property. If it is destroyed, it will be months before rebuilding begins.

❑ **Get a safe deposit box**

Rent a box or, at the very least, have a storage area away from your home for the following items:

Savings Passbooks	Ownership Documents
Home Inventories	Birth Certificates
Titles	Powers of Attorney
Certificates of Deposit	Trusts
Insurance Policies	Wills and Trusts
Contracts	Passports
Loan Agreements	Leases
Deeds	Bonds
Appraisals	Stock Certificates

Note: Include a list of your current creditors, your account numbers and how to contact them. Also, make a list of all professionals such as accountants, tax preparers, attorneys, bankers, brokers, doctors, hospitals, and other professionals who can help you reassemble your records. Keep copies or duplicates of all these items at your home.

❑ **Take an inventory**

Make a detailed list of all your property. This will be invaluable in getting the maximum amount of recovery from your insurance company as well as aid you in filing for disaster tax losses. This is critical proof. If you do not have time to write everything down, take either snapshots or a videotape of your possessions including contents of drawers, closets, attics, garages, cars, lockers, etc. Save receipts for the purchase price of as many things as possible to help establish their fair value. If you do not have the time or inclination to do this yourself, there are many companies and services available to help you do it for a fee. No matter what you spend, you will be dollars ahead and far less hassled later if a disaster strikes. You would also be very wise to get an appraisal of your property's value every two or three years to establish its realistic market value.

❑ **Tell somebody**

Make sure that you tell somebody you trust where to find all the items you have protected away.

❑ **Practice makes perfect**

Conduct regular evacuation drills. Practice sometimes with the entire family, sometimes with just a few and sometimes alone, since a disaster can strike at any time with any number of your loved ones around. If you do this often, when the real thing hits, you may well save life and property.

❑ **Have a meeting place**

Have a predetermined place where all family members should meet in the event of a disaster. Again, consider the time of day, where members are likely to be and how to accomplish the plan.

✓ **During the Disaster**

This is the time to execute your evacuation plan. This is where planning and practice pay off. Try to stick to your plan as close as possible but do not do that if it endangers your life, limb, or family. Be flexible in your response and make sure everyone knows the response should be flexible. Report to the closest disaster relief center so you can register your name. Then, if you must leave and another family member shows up, they will be able to learn you are O.K.

✓ **After the Disaster**

Here are a dozen duties that will get you well on the road to recovery, occupy your time and thoughts with important activities and provide the maximum return to you.

❑ **Get organized**

Write a "To Do" list of the financial matters you need to address immediately, including filing insurance claims, requesting government assistance and finding alternative shelter.

❑ **Call your creditors**

Explain your situation, ask for suspension or reduction of payments and make sure you make special arrangements to keep your mortgage current since that bill goes on even if the house is gone.

❑ **Get appraisals**

Get an appraisal of your residence to compare with the one before the disaster for tax and insurance purposes.

❑ **Take pictures**

Photograph or videotape the ruins, again for insurance and tax purposes. Compared to pre-disaster pictures, it is powerful evidence.

❑ **Take inventory**

List everything you lost. It will not be easy; have someone around for emotional support. (If you had a pre-disaster inventory, it will be easy.)

❑ **Assess your finances**

List what cash and credit is available. Also list how much you expect to get from insurance.

❑ **Create a spending plan**

Determine what purchases you absolutely must make but be conservative. A written plan of those purchases over months and weeks will allow you to make the right decisions.

❑ **Do not go spend crazy**

Spending makes us feel better. But wild or unnecessary purchases will only cloud your financial future. This is the time to prioritize spending. Ask a friend or professional for advice.

❑ **Borrow cheaply**

This is no time to run up credit card bills at back breaking interest rates. Friends, family members, and even the government will provide low cost loans.

❑ **Reconstruct documents**

If your key documents are in a safety deposit box, you are way ahead of the game. If not, reconstruct your financial picture by getting:

- a copy of your credit report,
- bank records from your bank (often provided to disaster victims at no charge) and
- other records from professionals like your tax preparer, attorney, doctors, etc.

❑ **Keep close records**

Since you are basically starting all over again, keeping close records will be critical for insurance and tax purposes. List each expense and payment. Most of this is deductible from taxes. Much of it ups your insurance recovery.

❑ **Plan and re-plan**

Keep changing your spending and rebuilding plans as circumstances present themselves. From this tragedy can come a far more organized and beneficial financial life.

✔ **Avoiding Contractor Scams**

Anyone who loses their home is highly vulnerable to contracting scams. The natural tendency is to rebuild as quickly as possible. This gives great advantage to the large number of unscrupulous or unlicensed scam artists who prey on homeowners trying to rebuild. Never sign a rebuilding or construction contract without first having it reviewed by a competent real estate lawyer.

Be on the lookout for these “red flags:”

- The contractor wants you to obtain the building permit. (This is a strong indication he is not licensed in California.)
- The contractor’s truck or vehicle has an out-of-state license plate. (Another indicator he may not be licensed in California.)
- The contractor tries to rush you into signing up under the claim that others are itching to sign up ahead of you. (It is a typical “high pressure” tactic scammers use to get you out of the competitive market place.)
- The contractor can’t or won’t show you proof of a current California contractor’s license. California law requires contractors or their sales people to carry a “pocket license” or Home Improvement Sales (HIS) registration. (The absence of this is a dead giveaway that something is not right.) If one is produced, call the Contractors Board to make sure it’s legitimate, current and with a clean record.

- The contractor wants all the money, a lot of cash or a big check up front. (This is not necessary. Often, such people simply take the money and run. Under California law, the most a contractor may ask for is 10% of the job or \$1,000, whichever is less. The only exception to this is when a contractor provides a legitimate bond, approved bond equivalent or approved joint control account.)
- The contractor will not provide names of at least three to five satisfied customers. (There may well not be any.)
- The contractor repeatedly changes his story as you ask questions about work to be done. (This may well indicate incompetence or the willingness to say anything to get the work.)
- The contractor does not agree to let at least one witness sit in on the sales pitch and negotiation. (This may indicate the contractor does not wish to have his promises or his identity known by others.)

While these are not all the “red flags” they are the major ones. Full details are available from the Contractor’s State License Board toll-free at 1-800-321-CSLB.

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The attached newsletter on disaster preparedness is provided to UC employees as a public service to assist in preparing for a major disaster.

UC Employee Benefits would like to know if you find this kind of consumer information useful. Please send your comments and/or suggestions to Employee Benefits Communications, or e-mail them to ucrs.info@ucop.edu.

UC BENEFITS

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6/95 15M



Emergency Preparedness Checklist



American Red Cross



Federal Emergency Management Agency

The next time disaster strikes, you may not have much time to act. Prepare now for a sudden emergency.

Learn how to protect yourself and cope with disaster by planning ahead. This

checklist will help you get started. Discuss these ideas with your family, then prepare an emergency plan. Post the plan where everyone will see it—on the refrigerator or bulletin board.

For additional information about how to prepare for hazards in your community, contact your local emergency management or civil defense office and American Red Cross chapter.

Emergency Checklist

Call Your Emergency Management Office or American Red Cross Chapter

- Find out which disasters could occur in your area.
- Ask how to prepare for each disaster.
- Ask how you would be warned of an emergency.
- Learn your community's evacuation routes.
- Ask about special assistance for elderly or disabled persons.

Also...

- Ask your workplace about emergency plans.
- Learn about emergency plans for your children's school or day care center.

Create an Emergency Plan

- Meet with household members. Discuss with children the dangers of fire, severe weather, earthquakes and other emergencies.
- Discuss how to respond to each disaster that could occur.

- Discuss what to do about power outages and personal injuries.
- Draw a floor plan of your home. Mark two escape routes from each room.
- Learn how to turn off the water, gas and electricity at main switches.
- Post emergency telephone numbers near telephones.
- Teach children how and when to call 911, police and fire.
- Instruct household members to turn on the radio for emergency information.
- Pick one out-of-state and one local friend or relative for family members to call if separated by disaster (it is often easier to call out-of-state than within the affected area).
- Teach children how to make long distance telephone calls.
- Pick two meeting places.
 - 1) A place near your home in case of a fire.
 - 2) A place outside your neighborhood in case you cannot return home after a disaster.
- Take a basic first aid and CPR class.
- Keep family records in a water and fire-proof container.

Prepare a Disaster Supplies Kit

Assemble supplies you might need in an evacuation. Store them in an easy-to-carry container such as a backpack or duffel bag.

Include:

- A supply of water (one gallon per person per day). Store water in sealed, unbreakable containers. Identify the storage date and replace every six months.
- A supply of non-perishable packaged or canned food and a non-electric can opener.
- A change of clothing, rain gear and sturdy shoes.
- Blankets or sleeping bags.
- A first aid kit and prescription medications.
- An extra pair of glasses.
- A battery-powered radio, flashlight and plenty of extra batteries.
- Credit cards and cash.
- An extra set of car keys.
- A list of family physicians.
- A list of important family information; the style and serial number of medical devices such as pacemakers.
- Special items for infants, elderly or disabled family members.

Emergency Plan

Out-of-State Contact

Name _____

City _____

Telephone (Day) _____ (Evening) _____

Local Contact

Name _____

Telephone (Day) _____ (Evening) _____

Nearest Relative

Name _____

City _____

Telephone (Day) _____ (Evening) _____

Family Work Numbers

Father _____ Mother _____

Other _____

Emergency Telephone Numbers

In a life threatening emergency, dial 911 or the local emergency medical services system number.

Police Department _____

Fire Department _____

Hospital _____

Family Physicians

Name _____ Telephone _____

Name _____ Telephone _____

Name _____ Telephone _____

Reunion Locations

1. Right outside your home _____

2. Away from the neighborhood, in case you cannot return home _____

Address _____

Telephone _____

Route to try first _____

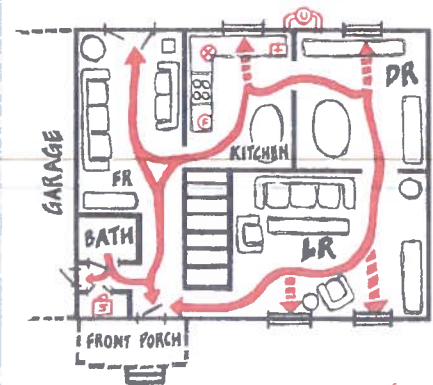
Escape Plan

On a fire or other emergency, you may need to evacuate your house, apartment or mobile home on a moment's notice. You should be ready to get out fast.

Develop an escape plan by drawing a floor plan of your residence. Using a black or blue pen, show the location of doors, windows, stairways, and large furniture. Indicate the location of emergency supplies (Disaster Supplies Kit), fire extinguishers, smoke detectors, collapsible ladders, first aid kits and utility shut off points. Next, use a colored pen to draw a broken line charting at least two escape routes from each room. Finally, mark a place outside of the home where household members should meet in case of fire.

Be sure to include important points outside such as garages, patios, stairways, elevators, driveways and porches. If your home has more than two floors, use an additional sheet of paper. Practice emergency evacuation drills with all household members at least two times each year.

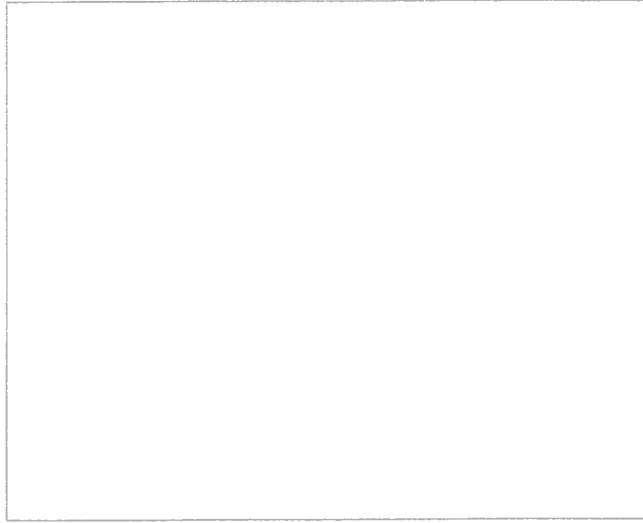
Example:



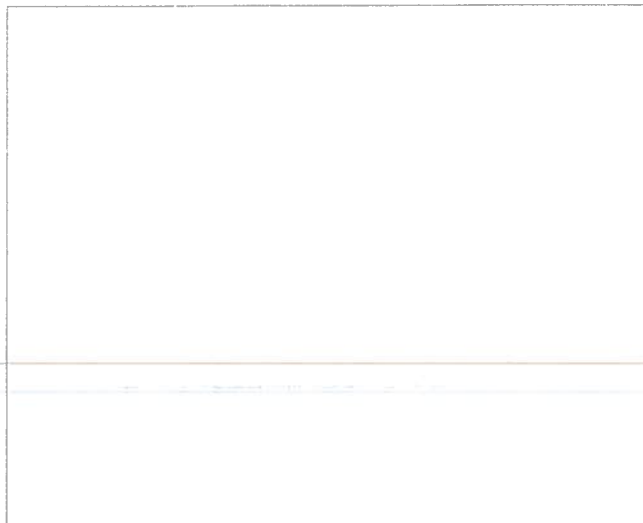
LARGE OAK
★

Floor Plan

Floor One



Floor Two



 Normal Exit Route

 Emergency Exit Routes

 Fire Extinguisher

 Smoke Detectors

 Disaster Supplies Kit

 Doors

 Collapsible Ladder

 Reunion Location (Outside)

 Stairways

 Utility Shut Off

 Windows

 First Aid Kit

Home Hazard Hunt

In a disaster, ordinary items in the home can cause injury and damage. Anything that can move, fall, break or cause a fire is a potential hazard.

- Repair defective electrical wiring and leaky gas connections.
- Fasten shelves securely.
- Place large, heavy objects on lower shelves.
- Hang pictures and mirrors away from beds.
- Brace overhead light fixtures.
- Secure water heater. Strap to wall studs.
- Repair cracks in ceilings or foundations.
- Store weed killers, pesticides and flammable products away from heat sources.
- Place oily polishing rags or waste in covered metal cans.
- Clean and repair chimneys, flue pipes, vent connectors and gas vents.

If You Need to Evacuate

- Listen to a battery powered radio for the location of emergency shelters. Follow instructions of local officials.

- Wear protective clothing and sturdy shoes.
- Take your Disaster Supplies Kit.
- Lock your house.
- Use travel routes specified by local officials.

If you are sure you have time ...

- Shut off water, gas and electricity, if instructed to do so.
- Let others know when you left and where you are going.
- Make arrangements for pets. Animals may not be allowed in public shelters.

Prepare an Emergency Car Kit

Include:

- Battery powered radio and extra batteries
- Flashlight and extra batteries
- Blanket
- Booster cables
- Fire extinguisher (5 lb., A-B-C type)
- First aid kit and manual
- Bottled water and non-perishable high energy foods such as granola bars, raisins and peanut butter.

- Maps
- Shovel
- Tire repair kit and pump
- Flares

Fire Safety

- Plan two escape routes out of each room.
- Teach family members to stay low to the ground when escaping from a fire.
- Teach family members never to open doors that are hot. In a fire, feel the bottom of the door with the palm of your hand. If it is hot, do not open the door. Find another way out.
- Install smoke detectors. Clean and test smoke detectors once a month. Change batteries at least once a year.
- Keep a whistle in each bedroom to awaken household members in case of fire.
- Check electrical outlets. Do not overload outlets.
- Purchase a fire extinguisher (5 lb., A-B-C type).
- Have a collapsible ladder on each upper floor of your house.
- Consider installing home sprinklers.

The Federal Emergency Management Agency (FEMA) and the American Red Cross are pleased to provide you with this brochure. FEMA's Emergency Public Information Program and the American Red Cross' Disaster Education Program are nationwide efforts to increase the ability of citizens to respond quickly and efficiently to disasters and emergencies of all types.

For more information, please contact your local emergency management office and your local American Red Cross chapter.

Write to FEMA, ask for "Are You Ready?"
H-34, Item #8-0908
P.O. Box 70274
Washington, D.C. 20024



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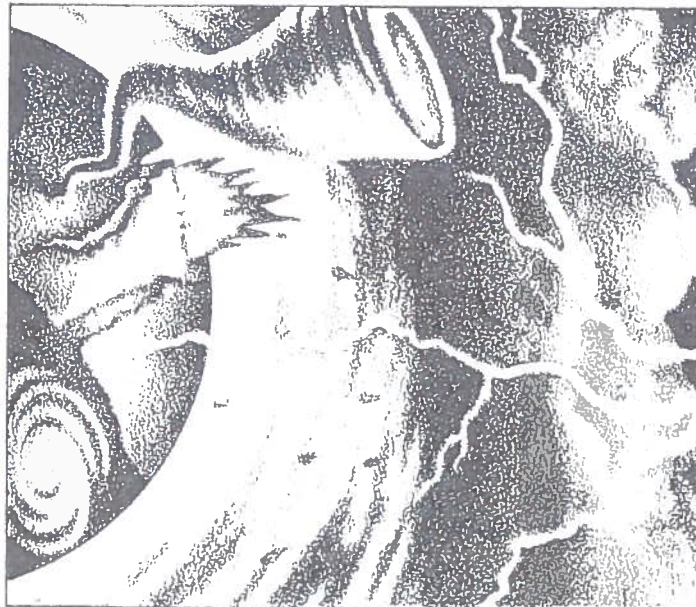
Your Local Contact is:

HURRICANE • FIRE • HAZARDOUS MATERIALS SPILL

Federal Emergency
Management Agency



American
Red Cross



Emergency Preparedness
Checklist

TORNADO • FLASH FLOOD • EARTHQUAKE • WINTER STORM