

BALANCE



Seeking personal, family and work stability

A publication of Mutual of Omaha's Employee Assistance Program

Plan Ahead: Help Your Family Survive a Disaster



MASSIVE TORNADOS. DEVASTATING TSUNAMIS. OUT-OF-CONTROL FIRES. ON ANY GIVEN DAY, FLIP TO ANY NEWS SOURCE AND YOU'LL HEAR ABOUT THE LATEST DISASTER IN SOME OTHER STATE OR NATION. BUT WHAT ARE THE CHANCES OF A DISASTER STRIKING YOU OR A LOVED ONE? WHILE IT ISN'T EASY TO PREDICT, TAKING THE TIME TO PLAN AND PREPARE CAN HELP YOUR FAMILY HANDLE POTENTIAL CRISES IF THEY DO OCCUR.

In fact, planning ahead can decrease anxiety, help you react practically and be more resilient in the midst of chaos or crises. It may also allow you to help others cope with what's going on around them.

Follow these four steps to successfully navigate your family through a potential disaster.

Determine Potential Threats

According to the American Red Cross, disasters can strike with little or no warning. Take time to determine what types of disasters could happen in your area and learn the different methods your community or place of work uses to warn about a potential situation. This will help you and your family better plan and prepare for a wide variety of disasters.

Plan and Prepare

While it might be easy to assume national and community resources will be available in a time of need, circumstances may prevent them from getting to you right away. You and your family should be prepared to take care of yourselves for up to three days while you wait for emergency assistance.

Taking the time to plan and prepare for potential disasters is critical. This includes gathering your family together to discuss a family communication plan and devising safety kits for home and on the go. As you're doing this, here are some things to consider:

- **Discuss and document** how your family will handle different types of disasters.
- **Decide where** you'll be able to take your pets if they can't go with you.
- **Determine a point of contact** who lives in another city or state. Make sure all family members know this person's phone number.
- **Map various routes** to take if you have to evacuate.
- **Gather safety kits** for home and on the road. These kits should include basic necessities such as: non-perishable food, water, supplies for young children or pets, battery operated radio, flashlight and back-up batteries. You'll want to refresh your food and water supplies every few months. Also, don't forget any critical medications.
- **Check to see** if your place of work, daycare or school has a disaster plan.

Check Your List

A key component of a successful family plan is creating a list and checking it frequently to ensure nothing is missing. Your list should include items for your safety kit, important phone numbers and emergency resources. But, don't forget:

- **Proper Training** – Everyone in your family should know how to call 9-1-1 and tell the emergency dispatcher important information, including: their name, address and the nature of their emergency. In some circumstances, family members should also know how to shut off key utilities such as water, gas and electricity.
- **Adequate Insurance** – It’s important to have proper insurance in place. It’s also a good idea to document household items. Take pictures or video of each room and keep the records in a safe place, preferably outside your home.
- **Up-To-Date Safety Devices** – Make sure you have working smoke detectors on all levels of your home, as well as in or near bedrooms. Replace batteries every year. If possible, interconnect your smoke detectors so they all sound if a fire is detected in a remote area in your home. Other important items to have on hand include fire extinguishers and carbon monoxide detectors.

Practice, Revise and Maintain

As the saying goes, “practice makes perfect.” Hold a mock drill to walk through the different disaster scenarios you might face. After the drill, assess how prepared your family was and determine areas of improvement.

When major disasters strike in other locations, pay attention to how individuals, families and communities react. How successful were they? Did they have the crisis under control even amid the devastation? What could they have done better? And, most importantly, what can you learn from their experience?

By practicing, revising your plan and learning from others’ experiences, you and your family will have a better chance of successfully maneuvering through most potential disasters. But remember, even the best plans need flexibility. You may not be able to predict everything that could happen.

Need Help With Your Plan?

For more information on how to create a family disaster plan or determine what resources are available, look to the following reliable sources. Your community and employer may have additional resources available to help you prepare for potential disasters at home and at work.

- **American Red Cross** – www.redcross.org
- **Homeland Security** – www.ready.gov
- **Centers for Disease Control** – www.pandemicflu.gov

KID’S CORNER



In Case of Emergency: Your Family Plan

There’s no right or wrong way to talk to your children about emergency preparedness. Only you know best how to explain what causes emergencies and the actions to take in terms your children will understand. In fact, the only wrong thing to say is nothing.

By age 3 or so, children can begin to understand what earthquakes, fires, floods and tornadoes are – and how to get ready for them. Man-made disasters like terrorism are a bit trickier to explain, but it’s important your kids be ready to react in a host of emergencies. By educating your children before disaster strikes, you’re helping them better cope with the trauma of the experience.

Here are a few steps you may want to follow when preparing your family for an emergency:

- Talk with your children about why it’s essential to have a plan. It’s important that your kids (especially pre-teens and teenagers) know why your family is conducting these exercises.
- Involve children in the development of your family’s emergency plan. Discuss and practice these plans together.
- Practice techniques like “Duck, Cover & Hold” during an earthquake or explosion and “Stop, Drop & Roll” during a fire. Also make sure that you practice emergency exit drills.
- Help younger children practice dialing 9-1-1.
- Make sure your kids know how smoke detectors and other alarms sound.
- Help your children to memorize important family information, such as their family name, phone number and address.
- Provide basic supplies and a stock of games, books and hobby materials for sitting out emergencies. Make sure these essential items are in a place where they can be reached quickly by even the littlest person in your family.

Your kids might be at school or daycare when an emergency occurs, so it’s important to prepare for that contingency. Certified schools and daycares are required to have emergency plans. Familiarize yourself with that plan, and make sure your children’s emergency cards at school are up to date.

Also, you might want to send along an emergency kit for daycare or school that contains a special toy, family photograph, and a note from you.