



Minutes To Burn - Are You Prepared?

If you were given minutes to collect any important items and evacuate your home, what would you take with you?

This isn't just an exercise; it's a real dilemma for many B.C. residents threatened every year by fires, severe weather or other natural disasters.

In order to prepare yourself for such a situation, take a moment to think about what documents, items, and cherished possessions are most valuable to you. We recommend you keep these items near each other or stored together so that in the event you need to collect them all, they are easily accessible. This also ensures that nothing is forgotten in the rush to evacuate.

Some items we recommend you recognize as "critical items" and/or store in a "go box" include:

Identifying Information

Passport, birth certificate, marriage license, property titles, will, power of attorney and copies of your driver's license, social insurance card and credit cards. Also include education transcripts and professional certifications. This information is not only valuable to you, but also to anyone else who gets their hands on it; store it safely and securely, preferably in a mini-safe.

Insurance Papers

Having your insurance papers with you will save you time as they often outline, step by step, what to do and who to contact in the event of an emergency. They will also assist you in making your claim, as you have a personal copy of the insurance policy.

Inventory Video, Pictures or Lists

If you think you don't own much, try making a list of what you have. You own more than you think, which is why many people put off making an inventory of their possessions. People who have had the misfortune to suffer a total loss will tell you that documenting items from memory after a loss can be a daunting task.

One of the most effective and easiest ways to take an inventory of your possessions for insurance purposes is to make a videotape of your home with all of its belongings. Or take digital photos of your home and save the photos to a disk. Keep a copy of the tape or disk with your critical items and store another copy off-site (for example, in your safety-deposit box or in a safe place at your office). It's still a good idea to document in writing the make, model, serial number and purchase details of high-value items, and add an electronic copy of this list to your photo disk.

Contacts

Make a list of all of your important contacts with their contact information so that you can easily reach them should you need to after the emergency. This includes family members and relatives, friends, neighbours, professionals (lawyers, accountants, bankers, doctors, dentists) and suppliers. One way to do this easily is to include a copy of your Microsoft Outlook address file among your critical items.



Cherished Photos and Mementos

Some things are simply irreplaceable, such as family photos, heirlooms and other items with nostalgic meaning. One way to easily ensure your cherished photos survive an emergency is to scan them and save them on a disk. Though the photos may not be the originals, being able to make a copy later is better than losing them completely. Small valuables such as jewellery can be kept in your go box. Larger ones can be itemized on a list along with their location in the house so that you can gather them quickly. Include appraisals you may have for jewellery, art or collectibles.

Medical Information and Medication

If you require medication on a regular basis, be sure to have a copy of your prescription and your doctor's contact information in your go box. Bring your medication with you if you have to evacuate.

Computer Data Backups

By simply including a copy of your computer's backup disks in your critical items, you preserve your hard work and important files which will make it easier for you to get your life back on track after the event. If you work at home, you will want to include system and software disks, and accounting and customer files.

Money

During the hours or days following the emergency, you may need to rely on whatever cash or assets you have with you to cover your immediate housing, food or clothing needs. Take whatever cash or cash equivalents you have with you when you evacuate your home, including credit cards and cheques. These will help you in the event there are no publicly funded emergency shelters or vouchers. Most home insurance policies will reimburse you for your living expenses after an emergency that is covered by your policy (such as fire) so be sure to keep any receipts for purchases made after an emergency.

The Insurance Bureau of Canada helped create the FireSmart manual of British Columbia, which contains solid information to reduce the hazards of wildfire. Take the FireSmart Assessment test today and make certain that you and your family are fire smart!

FireSmart Manual

<http://www.for.gov.bc.ca/protect/safety/pamphlets/FireSmart-BC4.pdf>

Provincial Emergency Program

<http://www.pep.gov.bc.ca/index.html>

Protection Branch, Ministry of Forests and Rangeland

www.for.gov.bc.ca/Protect/FAQ/interface.htm



Broker Advantage Insurance brokers are among the first to respond to emergencies. Whether the emergency involves just one person or the whole community, brokers are there to help. They can explain how and when your policy will respond to your loss, and can help you determine your next steps. Your broker will work in your best interests with the insurance company and allied professionals. Because your insurance broker is part of your community, she or he has first-hand knowledge of the situation, and can give you the best advice.