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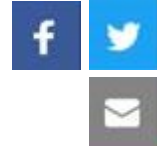
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Be Prepared and Protect Your Finances in a Disaster

BOISE, ID (October 16, 2023) – Every year, Idaho sees instances of all types of emergencies, including extreme weather and other unforeseen natural disasters. From floods to wildfires, and severe weather including winter storms and thunderstorms, it's important to have a disaster plan in place as part of your emergency preparedness. One way to protect yourself and your family is to be ready before disaster strikes. If you're wondering where to start, the Department of Insurance offers a few tips.

Preparations for Sheltering in Place

Financial Needs

1. **Keep cash on hand.** In case of an extended power outage, consider keeping a few hundred dollars of smaller bills in a waterproof and fireproof safe in your home.
2. **Build your emergency savings fund.** Experts recommend saving enough to cover 3 to 6 months of expenses, if possible, to help you bounce back after a natural disaster.
3. **Review insurance coverage.** If disaster strikes, you'll want to be able to repair, rebuild or replace damaged or destroyed property.
 - Review insurance policies annually (life, health, auto, homeowners or renter's) and update coverage, if necessary.
 - Complete a [home inventory checklist](#).
 - Learn about disaster relief and the [National Flood Insurance Program](#) to check into flood insurance in your area.

General Preparedness

1. **Stock up on food and water.** The Federal Emergency Management Agency (FEMA) suggests [storing 1 gallon of water per person per day](#). Store enough emergency supplies for each person for at least 3 days and up to 2 weeks or more. Have a supply of nonperishable foods on hand in secure tubs and cans, and don't forget a can opener.
2. **Prepare for power outages and have a preparedness kit ready.** Have extra batteries on hand, a flashlight and a battery-powered or hand crank radio. Stock your first aid kit with different-sized bandages, antiseptic ointment and sanitizer.

Use the FEMA's customizable [Basic Disaster Supplies Kit](#) list.

Preparations in Case You Need to Evacuate

We rarely have much notice if a call comes to evacuate, so having a few things ready beforehand can save you some frustration.

Financial Needs

Create an Emergency Financial First Aid Kit. Create an emergency financial first aid kit, which should include your household, financial and legal information. Keep important documents in your emergency kit (like deeds; titles and policies; bank accounts; adoption records; birth, death, and marriage certificates) in a fireproof and waterproof box in your home or in a safe-deposit box at your financial institution.

General Preparedness

1. **Have a “Go Bag” ready.** Having a “Go Bag” prepared ahead of time, with items like your cell phone and charger, medicine, first aid and sanitizer, some nonperishable food essentials and important documents/information (e.g., insurance and bank accounts, photo IDs, Social Security cards) included. Make sure any physical copies are stored in a waterproof container. Websites such as [ready.gov](https://www.ready.gov), [The Spruce](https://www.thespruce.com), and [CNET](https://www.cnet.com) offer more suggestions for what to include.
2. **Make sure everyone understands your emergency plan.** It’s important that everyone in your household knows where your safe place is, especially if you become separated. Designate an out-of-town emergency contact—a person to contact if you need to leave the area.
3. **Have a contact list.** Have a list with contact information for:
 - Family members and phone numbers
 - Your employer
 - School
 - Banking institutions
 - Insurance company and agents
 - Health care providers
 - Friends and neighbors
 - Place of worship

(The American Red Cross has a printable [emergency contact card](#) template you can use.)

4. **Sign up to get alerts.** If you have a smartphone, sign up to [receive alerts](#) for extreme weather and other emergencies and types of disasters.
5. **Gas up your car.** It’s a good idea to always keep your tank full, especially if you live in an area that has seasons of extreme weather.

Visit the [DOI Consumer Affairs website](#) for information on how to mitigate risks in and around your home before disaster strikes. And in the event of a disaster, our [Post-Disaster Claims Guide](#) will help you understand what to do after a natural disaster damages your home. It also gives helpful tools and tips to navigate the insurance claims process. For more information, contact DOI Consumer Affairs at 208-334-4250 or consumeraffairs@doi.idaho.gov.

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About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code. For more information, please visit us at doi.idaho.gov or email us at consumeraffairs@doi.idaho.gov.