



U.S. Public Health Service
Nursing -TIP OF THE MONTH
July 2019
Weather Emergencies



Dealing with Weather Emergencies

It's one thing to prepare your family, pets, and property for extreme weather situations. It's another to protect your personal information and finances from scammers who use weather emergencies to cheat people. This page has information to help you prepare for, deal with, and recover from a weather emergency. Click to [Sign up for alerts and warnings in your area.](#)

Make a Plan

Check your insurance. Find out if any of your home, health, or other insurance policies will pay for temporary shelter, replacement clothing, furniture, or other items if you are affected by extreme weather or a disaster.

Prepare your home. From floods to fires, earthquakes, high winds and tornadoes, check out The Federal Emergency Management Agency's (FEMA) How-To Series: Protect Your Home or Business. If you live where storms and flooding are likely, visit floodsmart.gov to learn about FEMA's National Flood Insurance Program.

Plan for your pets. If you're like millions of animal owners, your pet is an important member of your household. A little planning today can help ensure safety for your pets during an emergency.

Choose an out-of-town contact. Ask a friend or relative to be the point of contact for your family. Make sure everyone in your family has the information. After some emergencies, it can be easier to make a long distance call than a local one.

Organize Your Finances

- Do a household inventory. Make a list of your possessions and document it with photos or a video. This could help if you file insurance claims.
- Take advantage of technology. Technology offers tools - like online bill-pay, virtual safe deposit boxes, and USB flash drives - for safeguarding your important documents. It also can make it easier to get to your records, and more convenient to update them.
- Buy a lockable, fireproof file box. Put important documents in it and keep it in a secure, accessible location so you can grab it and go. Include your household inventory, a list of emergency contacts, copies of current prescriptions, insurance information, and copies of other important financial and family records - or notes about where they are.
- Rent a safe deposit box. Documents to store might include: leases and ownership records; credit and loan agreements; birth certificates; Social Security cards; and military papers. For quicker access, consider placing originals in your fireproof box and copies in your safe deposit box. Some banks offer virtual safe deposit boxes for storing documents, photos, and videos online.
- Update your information. Review the contents of your household inventory, your fireproof box, safe deposit box, and the information for your out-of-town contact at least once a year.

Staying Alert to Disaster-related Scams

- Avoid clean-up and repair scams. After natural disasters, unlicensed contractors and scammers may appear with promises of quick repairs, clean-up, and debris removal. Some may demand upfront payment and not do the work, claim you'll get a discount but quote outrageous prices, or lack needed skills.
- Spot imposters. Imposter scams come in many varieties but work the same way: A scammer pretends to be someone you trust and tries to convince you to send them money or give personal information.
- Be alert to job scams. You may find your spouse out of work after a disaster strikes. Scammers often publicize jobs where real employers and job placement firms advertise. These scammers lie about your chances of getting a job and often ask you to pay, which is a sure sign of a scam. Your spouse can get real help finding work from: [CareerOneStop](#), State and County Offices and College Career Services Offices.
- Be wise to rental listing scams. If you're looking for a place to live, steer clear of people who tell you to wire money or who ask for security deposits or rent before you've met or signed a lease.
- Spot disaster-related charity scams. Scammers will often try to make a quick profit from the misfortune of others, including when disasters strike. Check out the FTC's advice on donating wisely and avoiding charity scams and on avoiding flood-damaged cars.

Getting Back on Your Feet Financially

After a disaster, you may have left home without IDs, checks, credit and debit cards, and other documents. And you might not have access to a bank account or paycheck for a while. These tips and list of contacts may help you regain your financial footing.

- Contact your insurance company: Ask about steps assessing any damage to your home and accessing a contractor.
- Managing Money and credit: Report lost or stolen credit, ATM or debit cards asap. Get a free credit report to check for fraud or mistakes. Contact your creditors, bank, landlord, and utilities. They may be willing to work with you.
- Replacing damaged or lost documents: Deeds/real estate documents, mortgages, leases, insurance policies, wills, auto titles/driver license, birth certificate, social security card, tax returns, legal documents. Resource, click: [Weather Emergencies](#)

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PHS-NURSE LIST SERV

Tip of the Month Workgroup

TO REQUEST A MENTOR

N-PAC Career Development Subcommittee.