

My Life In A Box

... A Life Organizer

National Preparedness Month August 2007

Beginning September 1st, the U.S. Department of Homeland Security and the National Preparedness Month Coalition urge all Americans to take simple steps to make themselves and their families better prepared for emergencies.

Here's what to do:

Get a Kit - Get a kit of emergency supplies that will allow you and your family to survive for at least three days in the event an emergency happens. The kit should include basic items like water, food, battery-powered radio, flashlight and a first aid kit. Go to www.ready.gov for a complete list of recommended supplies. Also, don't forget to pack you're "My Life in a Box" file. That way you can prove who you are and what you own.

Make a Plan - Plan in advance what you and your family will do in an emergency. Your plan should include a family communications plan, discussion on sheltering-in-place or evacuation plan.

Be Informed - Learn more about different threats that could affect your community and appropriate responses to them. Go to www.ready.gov for more information about natural disasters and emergency plans that have been established in your area.

Get Involved - After preparing yourself and your family for possible emergencies, take the next step: get training in first aid and emergency response and get involved in your community. Citizen Corps provides residents with opportunities to prepare, train and support local emergency responders through their CERT Program. For more information or to get involved visit www.citizencorps.gov to find your local Citizen Corps council.

With each newsletter I find myself acknowledging another long list of recent natural and man-made disasters. This month they include the Minnesota bridge collapse; Hurricanes Flossy, Erin, & Dean; earthquakes in Peru and Hawaii, wildfires throughout California, and the terrible mining accidents in Utah. My prayers are with each of the individuals, families, communities and government officials that have been and are still being affected by these disasters

Thanks for your questions and suggestions for this newsletter. Remember, my direct email address is:
laurie@mylifeinbox.com

Insurance Issues

This month I want to encourage you to locate all of your insurance policies and put them in one file in you're "My Life in a Box" folder. If you are like most people, you probably have them in various drawers somewhere in your house. Or they are in a pile of paper that you are going to file some day. Right now, (or at least today, after you have read my newsletter) please locate the following insurance policies along with any identification card that may have accompanied it:

Medical Insurance

Life Insurance

Long Term Health Care Insurance

Homeowners or Renters Insurance

Vehicle Insurance

Burial Insurance

Once you have located each of these policies, please do the following:

- 1: Write the type of policy and the policy number on your Emergency Personal Inventory Form found in *My Life in A Box... A Life Organizer*.
- 2: Make duplicate copies of your I.D. cards and put them in the file, remembering to keep the original in your wallet.
- 3: Write down your local insurance agent's number and also the toll free number for each insurance company. In case of a natural disaster your local insurance agent will probably not be available.
- 4: Staple a 3" x 5" card to each policy. On each card write a simple explanation of what that policy covers so that in case of an emergency you or a family member can quickly read it and know the details of the policy. If you do not have a copy of the Emergency Personal Inventory Form, copy all of the information listed above and put it in your *Get Away Bag*.

I shared a story in *My Life in a Box...a Life Organizer* about my mother and her car accident 18 months ago. She was in the hospital with a fractured pelvis for 5 days and was moved to a secondary rehabilitation hospital for 14 days. If we would have read and understood her Long Term Health Care policy, we would have realized that the policy only went into effect if she had been in the secondary facility for 15 days...not 14 days.

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Have you gotten your "Get Away Bag" packed? Once again, for new members of the newsletter, the link to FREE "Get Away Bag" details is www.mylifeinbox.com/getaway.pdf

This newsletter has been written with the understanding that the author is not engaged in offering legal, accounting or other professional services. Laws vary from state to state, and readers with specific legal or financial questions should seek the services of a professional adviser.

If you do not understand exactly what your insurance policies cover, call your insurance agents and ask them to simply explain your policy as you write it on the card you've just staples to the front of your policy. It will save you and your family a lot of time and money in case of an emergency.

I recently learned that my homeowners insurance may not include local building code changes. A friend lost her home to a fire and she called to inform me that her homeowners policy did not cover the new city building code changes that had to do with required florescent light fixtures. Since building codes change, I need to double check my own policy now to see if mine includes "Building Code Updates". Hummm.

