

The prevalence of major catastrophes such as tornados, floods, and hurricanes drive home the point that personal catastrophe planning is an essential part of any personal risk management program. Catastrophes, whether natural or man-made, can strike individuals and families at any time without warning. You should develop a comprehensive disaster plan that addresses the following nine items:

1. Identify hazards in your home, such as frayed wires or large amounts of gasoline stored in the garage. Hazards should be reduced as much as possible.  
Learn first aid and CPR skills, which can lessen injuries after they occur.
2. Make certain your children learn your full name, address, and phone number at the earliest possible age.
3. Develop an emergency evacuation plan. For example, you should work with family members to establish escape routes and rehearse these periodically.
4. Establish a disaster meeting place and an outside family contact. For a sudden emergency, a location right outside the home should be arranged. Consider designating a friend or relative in another city as a common contact through whom the family can communicate if separated by a disaster.
5. Keep an adequate water storage supply to use in the event you become stuck in your home. Several days' worth of bottled water should be stored in a cool, dark location.
6. Prepare a food supply, including canned meats, fruits, and vegetables. You should include a manual can opener and disposable utensils and plates along with the food.
7. Store emergency supplies, such as a first aid kit, flashlights, batteries, prescriptions, and a lantern.
8. Prepare a portable pet disaster supply kit for pets, including dry food, potable water, and proof of vaccination. Proper identification on the pets is essential.
9. Practice, modify, and maintain the plan every 6 months.

Copyright 2008, [International Risk Management Institute, Inc.](#)

