Emergency Preparedness

GUIDE

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When Emergencies Strike

Emergency can strike at any time and anywhere and can be man-made or natural.

The only predictable thing is your preparation.

NATURAL DISASTERS
These are probably the best known emergencies. They trigger dramatic news coverage and funding drives to help victims. Natural disasters include severe storms, tornadoes, floods, hurricanes, earthquakes, blizzards, ice storms and other natural events.

As more people move into high-risk areas, like the coasts, the costs of natural disasters grow. More and more events are tallying up price tags into the billions of dollars in damage. In 2017, 16 natural disasters caused more than $1 billion in damage. That year also saw a record total cost in natural disaster damage: a startling $306 billion.

MAN-MADE DISASTERS
There are large-scale man-made disasters, like building collapses and dam failures, but the majority of these take place on a local scale. These include fires, hazardous material spills, acts of terrorism, explosions, infrastructure failures and transportation accidents. Incidents like these also tend to lead to extended litigation for victims to be made whole for their losses if they don't have the proper insurance. According to the Insurance Information Institute, the most costly man-made disaster on record is the Sept. 11, 2001, terrorism attacks, which caused more than $25 billion in losses.

PREPARATION CONSIDERATIONS
Both types of disasters require the same kinds of preparation plans: Protect your family, your property and your business. And while you can go all-out prepper, even the most basic of plans can keep your family safe during an emergency. Put your important documents in a fire-safe box. Keep a current list of contacts and know evacuation routes out of your area. Make sure your insurance is up to date.

Also, know the risks for your area. If you live on the Gulf Coast, for example, you should have a hurricane plan. But if you don't live near a nuclear power plant, a nuclear disaster can be somewhat lower on your list. Keep reading for tips on how to protect your family, your home, your business and more.
“As the earthquakes in Ridgecrest have reminded us, disasters can strike anywhere and at anytime. Make sure you and your family are prepared in case of an emergency.”

Ken McCarthy

MAKE A PLAN  —  BUILD A KIT  —  BE INFORMED

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Aftter the recent earthquakes that rattle the Indian Wells and Searles valleys in July, the importance of preparation and recovery came to the forefront.

And so did the need for earthquake insurance. However, it appears that a good chunk of Ridgecrest residents were already prepared on that front, according to California Earthquake Authority CEO Glenn Pomeroy.

According to Pomeroy, approximately 2,000 homes in Ridgecrest carry a CEA-backed insurance policy. Since the July earthquakes, CEA has received a few hundred claims from the area and are still early in the process of evaluating them.

The California Earthquake Authority is a state-created nonprofit that was established in 1996 in the fallout of the 1994 Northridge Earthquake. Its mission is to promote and offer earthquake insurance policies through member insurance companies.

“I was there that Saturday after the 7.1 in Ridgecrest and Trona in the Red Cross Shelter and driving around, so I got a pretty good feel of the lay of the land there,” Pomeroy. “I experienced a little bit of what seemed like the never-ending and unrelenting tremors that kept coming.”

However, he noted the scope of damage pails in comparison to the last large earthquake that hit California, the Jan. 17, 1994 Northridge Earthquake. Fifty-seven people were killed and at least 8,700 were killed caused at least $13 billion in damage ($22 billion adjusted for today’s inflation).

“It was a bad one and goes to show it’s just not the magnitude of the earthquake that causes the problem, it’s where the epicenter happens, how close it is to surface and the structure damage, which ends up killing people,” he said.

He said that while California has a law requiring earthquake insurance to be offered as part of a homeowner’s insurance policy, but the Northridge earthquake increased the awareness for it.

“Companies were fine with offering earthquake insurance until the Northridge earthquake, when they got their clocks cleaned,” he said. Companies stopped writing insurance policies.

“That’s when the state stepped forward and created the California Earthquake Authority as a nonprofit entity to basically cover earthquake damage,” Pomeroy said.

Homeowner insurance companies like State Farm, Allstate, or Triple A South and other companies become members of the CEA and can fulfill the mandatory insurance offer law by offering a CEA policy.

“Our policies are sold by agents of the companies who are members ... We bear the risk of the insurance policy,” Pomeroy said.

He added there are other non-member companies that sell their own earthquake homeowner’s policies.

“We don’t consider them competitors because we’re not in this to make a profit,” Pomeroy said. “We exist to make sure home owners have insurance, so if home owners want to get it somewhere else, we don’t deny it ... we see it as another home covered.”

Another mission of the CEA is promoting the awareness of the need for earthquake insurance for homes, businesses and apartment buildings.

CEA insurances over 1 million homes to date and has a $17 billion claim paying capacity.

SEE CEA, PAGE 11
How to file a CEA policy claim and purchase a CEA policy

If you are a CEA policyholder who has been affected by the recent earthquakes, we are ready to pay your covered claim.

Contact your residential insurance company if you have questions about your policy, or still need to file a claim.

CEA policies offer coverage for emergency repairs – and the first $1,500 has no deductible.

CEA’s Loss of Use coverage – which pays additional living expenses if you must live elsewhere because of earthquake damage – never has a deductible.

If you would like to learn more about how flexible and budget friendly earthquake insurance can be, use CEA’s premium calculator to get a free insurance cost estimate.

Get more information at EarthquakeAuthority.com
Just like with a family plan, when an emergency is imminent is too late to adequately protect your property. It’s important to keep and maintain a plan for your property year-round to ensure adequate coverage.

**DOCUMENT**
The first step, according to FEMA, is to document your property and keep a detailed inventory. This includes pictures, written descriptions, and a record of the year, make, model and serial numbers. Store your inventory with your other important documents in a fire-safe box. Next, you want to make sure all that property is properly insured. Your local agent can help, and can help make sure you’re covered for certain disasters common in your area, like a flood.

**INSURANCE**
Some things to understand about insurance are what kinds of coverage you need (fire, flood, tropical cyclone), types of policies (homeowners or renters) and what your coverage limits are for structures, personal property, liability, medical protection and in other circumstances. Your mortgage company may require a certain minimum coverage, but your situation may demand a lower deductible or special coverages for certain items.

Talk with a local agent and be frank about your needs, your finances and your possessions. Remember that floods and earthquakes aren’t usually covered by regular homeowners policies and may require special coverage.

**HOW TO FILE A CLAIM**
In the event of property loss, make sure you know how to file a claim. Do so as soon as it’s possible to safely access your property. Remember to save all your receipts and take lots of pictures and video of your damaged property. Remember that your policy may cover replacement costs at normal market value, but may not cover price surges that often follow a major disaster. Also know what government aid will and will not cover; remember, government disaster aid is designed to give you basic shelter, not replace what was lost.
Planning for your Kids

Preparing children for a disaster, FEMA says, can help them be less anxious in a time of crisis. Once again, start preparing your kids well before an emergency.

**PACKING A BAG**
Help them create their own emergency kit with clothes, snacks, books and magazines, and toys. Have your children help create communication and evacuation plans so they know what to expect. Give them their own copies to put in their bag. If they haven't already, get your children to memorize their address and important phone numbers.

**PRACTICE**
Role-play as a family what you would do during a disaster, including fire drills. Let your children hear smoke and fire alarms so they know what to expect. Talk to children about what kinds of emergencies can happen in your area and make sure they know the terminology, such as the difference between a watch and a warning.

**AFTER THE DISASTER**
A big part — and maybe the most difficult part — of preparing children for a disaster is what happens in the aftermath. Disasters can leave children feeling frightened and anxious. It's important to remember to talk to your children about what is happening and be open about it, including your own feelings. Answer questions directly and be calm as much as possible.

Establish normal routines as soon as you can after the emergency is over. Older children may want to help out, and this can be a great way to help them feel empowered in the wake of disaster.
Protecting your Business

Well before an emergency, you should foster emergency planning among your workers. Involve people from all levels of your company and practice, practice, practice. Establish a crisis communication plan and make sure all employees have a copy of it and know how to get in touch with their supervisors during a disaster.

Keep in mind that your workforce may also be affected well after the disaster has passed and your business has recovered. Employees may be rebuilding their own lives or dealing with personal losses.

You also need to think about your clients and how you will still meet their needs if a disaster affects your physical location or your workforce. Establish a plan for how to meet their needs, either by setting up emergency locations for work or remote plans that allow your business to continue.

There are some special considerations for protecting your business. Some policies will cover your business expenses during an emergency, while others protect property. Review your coverage with a local agent familiar with the risks in your area. Just like at your house, inventory your equipment and facilities and note down model numbers, serial numbers and descriptions. You might also consider a policy against data and information technology disasters as well as more common disasters like hurricanes or fire.
EARTQUAKE!

We were in Ridgecrest with our EMS partners...

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MERCY AIR

30 years of life-saving service
Protect Your Family

Keeping your loved ones safe is hugely important in an emergency. Property can be repaired and replaced, but human life can’t. Once you know what the risks are in your area, it’s time to gather your household and make a plan. Consider your pets, medical needs, disabilities and the ages of the people for whom you are responsible.

GETTING OUT

The call for an evacuation is too late to have a plan. Pick a sunny day, grab a map and know what you’re going to do long before it’s actually time to use it. Some basic steps in an evacuation plan are knowing more than one place to go, preferably in different directions from your home. Plan for your pets and for alternate means of transportation. Read more about evacuations later on.

GETTING SHELTER

In each evacuation destination, make a plan for shelter. Do you have the means to cover several days in a hotel? Will you be staying with friends and family? Will you rely on government shelters or religious organizations? Know where each place is and what you will need while you’re there. And don’t forget about your pets. Make sure you have a safe place for them to go, too.

MAKE AN EMERGENCY COMMUNICATION PLAN

According to the Census Bureau, just 26 percent of Americans have an emergency communications plan. If something happens when you’re not with your family, if your family gets separated during an emergency, or if regular communications lines are down, have a plan for how you’ll get in touch with each other.

Step one is to create a paper copy of important information like cell phone numbers, emails, doctors’ phone numbers, school numbers and numbers for service providers. Give each person a copy to carry with them. You can get a PDF from FEMA that prints on a wallet-sized card. Review and practice your plan regularly so all your family members will know what to do.

Some important things to keep in mind: During a disaster, texting can work better than regular calls. Also, identify someone outside of your community who can be a central contact for your family. Make sure everyone knows how to get in touch with them.
CEA

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However, only 10 percent of homeowners carry earthquake insurance, Pomeroy said.

“We estimate that average to be a lot higher in Ridgecrest,” Pomeroy said. “We think about 20 percent of the homes carry it in Ridgecrest.”

He noted a few reasons why people more people carry it is due to the misconception of high costs. “Earthquake insurance in Ridgecrest is really inexpensive, like between $150 and $200 a year to insure your home against catastrophic loss,” Pomeroy said.

CEA also offers insurance for mobile homes, condo units, and renters insurance policies through its member insurance companies.

“That’s a lot cheaper than in other parts of the state because based on the science and how our rates were established,” Pomeroy said. “The Ridgecrest area is considered lower risk than in other places.”

He said the reason why reason why the average for Ridgecrest homes with earthquake insurance is higher than the state may be due to the cheap cost and … the nature of its residents.

“It’s just a guess but maybe a lot of the homes are owned by retired or former military personnel who are trained to think about planning ahead, or by people who are trained or disciplined to think about disaster planning,” Pomeroy said.

He added the biggest issue is the misconception of high costs.

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It's our job to be ready for emergencies. Prepare yourself & your loved ones. Be ready for the unexpected.

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Ridgecrest Regional Hospital

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