Hope for the best, prepare for the worst.



We've seen so much tragedy over the 150 years we've been in business, Hurricane Harvey and Irma being the most recent. Our agents are usually the first call made once a family has gotten out of harm's way. After the floods. After the fire. After the storms. While we're helping to rebuild their lives, we listen for clues that might help ease the next family's burden.

If there's one thing that they all share, it's the sincere wish that they'd been more prepared.

They're sorry they didn't have their paperwork organized. They wish they'd have thought to update their policy when they remodeled. They regret not having saved a set of photos on a hard drive elsewhere. They wish they'd have planned for an extended power outage. And why didn't they invest just a little more to prevent flooding?

You may not be able to prevent disaster, but you can lessen the impact with a little preparation. Begin by establishing an emergency plan with these four steps from ready.gov.

Step 1: Discuss the following questions with your family, friends and neighbors to frame your emergency plan:

1. How will I receive emergency alerts and warnings?
2. What is my shelter plan?
3. What is my evacuation route?
4. What is my family/household communication plan?

Step 2: Consider your family's unique needs.

Think about your family's specific daily needs — medication, dietary, pets, etc. — and develop a supply list. Keep the list in a visible area for a couple weeks, adding as necessary when you discover new elements.

Discuss your needs and responsibilities with your family and how people in the network can help each other with communication, child care, work or medical needs. Create your own personal network for specific areas where you need assistance

Step 3: Download and complete a family emergency communication plan to meet your specific needs.

Step 4: Practice, practice, practice.

The best crafted plan won't be much help in a crisis if it's not worked. Get everyone involved to practice the plan at least once a year, making adjustments as needed.

And while you're in planning mode, locate your vital records and financial information and get organized. You'll want to have these documents available at a moment's notice. While you're at it, review your policies for sufficient coverage and updated information.

Then, take inventory of your most precious memorabilia. Is it stored in a safe place? Is it possible to make copies and store at a family member's home?

Preparation can't prevent a disaster, but it can give you a greater sense of control and hasten the recovery process.

Need help getting started? Start by taking inventory of your home.