

## Insurance

### Household Insurance

If you own your home, a few suggestions for what to look for in a homeowners' policy are outlined below:

- Buy, at a minimum, full replacement or replacement cost coverage. This means the insurance company will pay to replace your house up to the limits specified in the policy. In some states, full replacement cost insurance is not available. Check with an insurance broker or agent to determine the maximum available insurance coverage.
- Investigate buying a guaranteed replacement cost policy. When available, these policies can pay to rebuild your house, including improvements, at today's prices (but usually limited to 15% more than the amount of the policy coverage).
- Have your home periodically appraised to be sure the policy reflects its current replacement costs, and update the policy to include any home improvements.
- Buy a policy that covers the replacement cost of your possessions. Standard coverage only pays for the actual cash value (replacement cost discounted for age or use). Typical policies cover personal property at 50 percent of dwelling coverage, so you may need to purchase more coverage.
- Make sure you understand what the policy will and will not cover, and what the deductible is (the amount you pay before the policy pays).
- Check state or federally operated insurance pools if you find it difficult to obtain private coverage because of a recent disaster. Premiums often run higher than market rates, but this is better than no coverage.
- Talk with your insurance agent about other considerations related to your insurance. For example, ask if the company will cancel your coverage if you are ever late with a payment or if you file several claims in a short period of time. Find out if making a claim could jeopardize a new buyer's ability to obtain insurance on the house if you decide to sell it. Also, ask the agent if the insurance company keeps records of your conversations about these issues, and if that could negatively affect the insurability of your home.
- After a disaster, almost all insurance companies place a 30-day moratorium on new coverage. Consider delaying the closing of a house purchase if that happens.

If you rent or live in the barracks, renters' insurance pays for damaged, destroyed, or stolen personal property. This insurance is not very expensive, but it is important to have because your landlord's insurance will not cover damage to or loss of your possessions. It also provides liability coverage for you, and it generally covers damage to the interior surfaces of units you rent.

## Other Insurance

Do I need other insurance coverage? Depending on where you live and your individual circumstances, you may want to consider the following types of insurance:

- **Earthquake insurance.** Premiums and deductibles for earthquake coverage are high, but it may be better than no coverage at all. Generally, coverage for your possessions is available and for the home itself. Ask your agent what your policy does — and does not — cover.
- **Flood insurance.** If you are unable to buy additional flood protection insurance from your insurance company, call the National Flood Insurance Program for an agent who writes flood insurance in your area. In addition, [www.floodsmart.gov](http://www.floodsmart.gov) is a website that provides information on how to obtain a [flood insurance policy](#). Also, if you buy a home in an area that has a special flood hazard area in any given year (also known as a 100-year floodplain), the lender may require you to purchase flood insurance as a condition of receiving a mortgage.
- **Riders.** Ask your insurance agent if you need a policy or a rider to cover computer equipment, home office property, jewelry, artwork, or other expensive items. If you have equipment that you regularly use at home for work, normally it is not covered by your homeowners' policy. Review additional coverage with your agent.
- **Umbrella liability insurance.** Liability insurance protects you against financial loss if someone is injured on your property and sues you. Homeowners' policies provide limited personal liability coverage. If you think you need more coverage, increase the coverage in your existing policy and consider purchasing an umbrella or excess liability policy.

*This handout was taken from the [American Red Cross website](http://www.redcross.org) at [www.redcross.org/get-help/disaster-relief-and-recovery/recovery-guides](http://www.redcross.org/get-help/disaster-relief-and-recovery/recovery-guides)*

## Protect Yourself from Identity Theft

Prevention is the first step in battling identity theft. To minimize the risk of someone stealing your identity and the pain of cleaning up the aftermath, follow these guidelines:

1. Carry only the cards (credit and identification) that you need to have with you; file others in a safe place at home.
2. Sign your credit cards immediately.
3. Do not carry your social security card with you. Keep it in a secure, safe place. Gaining access to this number is the key means that most thieves use to create an identity.
4. Do not attach a pin number or social security number to any cards you carry with you.
5. Do not attach or write a pin number or social security number on anything you are going to discard (e.g., a receipt).
6. Shred any document that contains your credit card number before you discard it.
7. Check receipts to ensure you received your own and not someone else's.
8. Alert your card issuer if you do not receive your statements. Someone could have taken them from your mailbox and could be using your credit card number.
9. Do not give personal information or account numbers to anyone until you have confirmed the identity of the person requesting the information and verified that you need to provide them with the information. This is particularly true for telemarketers. If you are interested in the product or service, request a number that you can call to verify the legitimacy of the call.
10. Frequently check your credit report to monitor your credit file and be alerted of changes that can be an early warning of identity theft, such as new account openings or changes to your address.
11. Safeguard your computer and the personal information it stores. Update your virus protection software regularly; use a firewall and a secure browser. Do not download files from strangers or click on hyperlinks from people you do not know.
12. If your identity is stolen:
  - a. Place a fraud alert on your credit report and review your credit reports
  - b. Close any account that has been tampered with or opened fraudulently
  - c. File a report with your local police or the police in the community the identity theft took place
  - d. File a complaint with the Federal Trade Commission

*This handout was taken from the [Corporate Flight Attendant Community website](http://www.corporateflyer.net/Articles_files/Identity%20Theft%20-%20Don't%20Be%20a%20Victim.pdf) at [www.corporateflyer.net/Articles\\_files/Identity%20Theft%20-%20Don't%20Be%20a%20Victim.pdf](http://www.corporateflyer.net/Articles_files/Identity%20Theft%20-%20Don't%20Be%20a%20Victim.pdf)*

## Emergency Kit

At a minimum, have the basic supplies listed below. Keep supplies in an easy-to-carry emergency preparedness kit that you can use at home or take with you in case you must evacuate.

- Water-one gallon per person, per day (3-day supply for evacuation, 2-week supply for home)
- Food-nonperishable, easy to prepare items (3-day supply for evacuation, 2-week supply for home)
- Flashlight
- Battery powered or hand crank radio (NOAA Weather Radio, if possible)
- Extra batteries
- First aid kit
- Medications (7-day supply) and medical items
- Multipurpose tool
- Sanitation and personal hygiene items
- Copies of personal documents (medication list and pertinent medical information, proof of address, deed/lease to home, passports, birth certificates, insurance policies)
- Cell phone with chargers
- Family and emergency contact information
- Extra cash
- Emergency blanket
- Map(s) of the area

Consider the needs of all family members and add supplies to your kit. Suggested items to help meet additional needs include the following:

- Medical supplies (hearing aids with extra batteries, glasses, contact lenses, syringes, cane)
- Baby Supplies (bottles, formula, baby food, diapers)
- Games and activities for children
- Pet supplies (collar, leash, ID, food, carrier, bowl)
- Two way radios
- Extra set of car keys and house keys
- Manual can opener

Additional supplies to keep at home or in your kit based on the types of disaster common to your area:

- Whistle
- N95 or surgical masks
- Matches
- Rain gear
- Towels
- Work gloves
- Tools/supplies for securing your home
- Extra clothing, hat, and sturdy shoes
- Plastic sheeting
- Duct tape
- Scissors

*This handout was taken from the [American Red Cross website](http://www.redcross.org/get-help/prepare-for-emergencies/be-red-cross-ready/get-a-kit) at [www.redcross.org/get-help/prepare-for-emergencies/be-red-cross-ready/get-a-kit](http://www.redcross.org/get-help/prepare-for-emergencies/be-red-cross-ready/get-a-kit)*

## Family Preparedness Checklist

There is important information family members should check and know about before the sponsor deploys or an emergency arises. Using this as a worksheet, check off those items you have completed.

### Medical

- Are immunizations for each member of the family up-to-date?
- Where are the health and dental records for each member of the family?
- Who is contacted if medical assistance is needed?
- Who has medical power of attorney?
- Is everyone in the family enrolled in DEERS?

### Finance

- Will there be money immediately available on a continuing basis during the sponsor's absence?
- Is there an allotment to be sent to the family or bank, or has the sponsor signed for Sure-pay/Direct Deposit?
- Will the allotment or Sure-pay/Direct Deposit provide for all the necessities to maintain a household?
- Who is contacted regarding allotment or Sure-pay/Direct-Deposit problems?
  - For Active Component members - the military pay section/civilian personnel office/ finance office at the nearest installation. For Reserve Component members, the family assistance center (FAC) or unit rear detachment/family readiness group for referral.
- If moving away during the deployment, is there money for this move?
- What types of accounts do the family have and with what banks?
- Where are the bank books and account numbers?
- Does the family have a safety deposit box? If so, where are the box and key located?
- Are all credit card numbers written down and in a safe place? What are the companies' numbers and addresses in case of loss or theft? Are you prepared to take complete control of the bank accounts? Do you know how to maintain and reconcile a checkbook? What will you do if you have a joint account?
- What payments must be made when and to whom (account number, address, and phone number) for:
  1. Mortgage/rent
  2. Telephone
  3. Water and sewage
  4. Electricity
  5. Trash
  6. Insurance
  7. Taxes
  8. Home heating

9. Credit cards
10. Other: e.g., auto, furniture

## Transportation/Automobile

- Are you familiar with the responsibilities for the automobile?
- What is the name and address of the company holding the lien?
- Where is the vehicle's title? Is the registration (or a copy) in the vehicle?
- Is the vehicle's insurance card in the car with the registration?
- Are you on the insurance policy for the vehicle?
- When is the renewal date for the license plates and safety inspection?
- Do you have a valid driver's license and when does it expire?
- Is a duplicate set of keys available? Where?
- Can you make emergency repairs on the car if the situation arises (e.g., overheating, flat tire, dead battery)?
- If you don't have a vehicle or are not licensed to drive, what transportation arrangements have been made?
- Who can be called for emergency transportation?

## Housing

Do you know where and how to use the following:

- The electrical control box (fuse/circuit box) so you can replace the fuses?
- The water control valve for shutting off the water in case of an emergency?
- The gas control valve for shutting off gas for leaking pipes or a fire?
- The name and telephone number of someone to call in case repairs are needed?
- Do the family members have a duplicate set of the house keys?

## Legal/Administrative

- Are the family members' identification cards up-to-date?
- Where and how are the cards replaced if one disappears?
- Do you have a power of attorney to take necessary action on important family matters in the sponsor's absence or any special situation expected to arise?
- Where are the powers of attorney kept?
- Do you have a copy of everyone's birth certificate?
- Do you have a copy of your marriage certificate?
- Are there copies of any adoption papers, divorce decrees, or court order awarding custody of children? If so, where are they kept?
- Does everyone in the family above age 2 have a social security number? Can these numbers be easily located?
- Do you have copies of federal and state tax records?
- Where are the insurance policies kept?
- Do you know where the stocks, bonds, or securities are kept?
- Do you know where any deeds of land the family owns are?
- Are all important papers safeguarded?
- Do both you and your spouse have up-to-date wills? Where are they kept?

## Checklist of important documents that should be available:

1. Current Identification cards everyone
2. Marriage Certificate
3. Divorce Decree
4. Adoption Papers/Custody Papers
5. Letters of Naturalization
6. Medical Records
7. Automobile Tag and Registration
8. Wills/burial plan
9. Powers of Attorney
10. Insurance Policies (auto, home, life)
11. Passports
12. Immunization Records

## List of Emergency Numbers

Families should always know emergency telephone numbers for the following:

|                              |                              |
|------------------------------|------------------------------|
| Ambulance _____              | Poison Control _____         |
| Fire Department _____        | Family Practice Clinic _____ |
| American Red Cross _____     | Veterinarian _____           |
| Military Police _____        | Family Practice Doctor _____ |
| Army Community Service _____ | Work order _____             |
| Civilian Police _____        | Emergency _____              |
| Family Advocacy _____        |                              |

Deployment Information:

Rear Detachment Phone Number:

Unit Rear Detachment Commander Name:

Unit family readiness/support program Leader Name:

Family Assistance Center:

Sponsor's Duty Address:

Example:

SGT Henry E. Carson

2nd Bn. 69th Armor

Fort Custer, KS

## Presented Websites

### Credit Bureaus:

- [Equifax website](http://www.equifax.com): www.equifax.com
  - Number: 1-800-846-5279
- [Experian website](http://www.experian.com): www.experian.com
  - Number: 1-888-397-3742
- [TransUnion website](http://www.transunion.com): www.transunion.com
  - Number: 1-800-680-7289

Register an “**active duty alert**”

Order your free credit reports at the [Annual Credit Report website](http://www.annualcreditreport.com) at  
www.annualcreditreport.com

### Federal Agencies

- [Federal Emergency Management Agency \(FEMA\) website](http://www.fema.gov): www.fema.gov
- [American Red Cross \(ARC\) website](http://www.redcross.org): www.redcross.org