

# Know Your Risk

Before you can reduce any risks to your life and property, you need to know what you are protecting it from in the first place.

Know which disasters can impact your home. Educate yourself and loved ones about those risks and have an emergency plan in place before a disaster occurs.





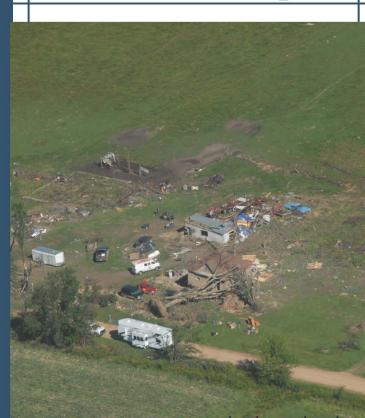
ReadyWisconsin is a campaign of Wisconsin
Emergency Management, a division of the Wisconsin
Department of Military Affairs. ReadyWisconsin seeks
to educate and empower people to prepare for and
respond to disasters.

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readywisconsin.wi.gov

# REDUCING DISASTER RISKS



## LESSENING THE IMPACT

There are ways home and property owners can reduce the loss of life and property by lessening the impact of disasters.

It isn't always big or expensive. It may include:

- Getting a NOAA Weather Radio to receive warning information
- Signing up for community alerts
- Enabling Wireless Emergency Alerts on your cell phone

- Installing smoke and carbon monoxide detectors
- Elevating or floodproofing HVAC units, electrical systems, and other utilities above the base flood elevation
- Cleaning gutters
- Trimming loose tree branches
- Purchasing a generator that automatically turns on when the power goes out
- Storing important documents in a waterproof and fireproof container
- Removing loose roof shingles
- Securing loose items outdoors before a high-wind event
- Creating an emergency kit





## **INSURANCE**

While having home, car, or renters insurance won't prevent damage, it will provide a financial safety net and speed the recovery process.

Following a disaster, there may not be any federal assistance to support those without insurance.

If you have insurance, read your policy to determine what is covered and not covered. Not all policies are the same.

If your home could be damaged by flooding, consider federal flood insurance. Most standard insurance policies DO NOT cover damage caused by flooding.

Learn more at www.floodsmart.gov.