StowFindSell

DISASTER PREPAREDNESS

Our Household Emergency Binder

The plans, contacts, and records your family needs when the power is out, the phones are busy, or you have to leave fast.

Household name _____

Address _____

Binder started _____ **Last reviewed** _____

Keep this binder with your go bag or in a waterproof, fire-resistant container you can grab on the way out. Detailed guides for every page: stowfindsell.com/guides/disaster-preparedness

START HERE

How to use this binder

Phones die, cell networks jam, and cloud accounts need a signal. Paper still works. Fill this binder in on a calm weekend, then review it twice a year.

Fill it in, one page at a time

1. **Household and contacts.** Write phone numbers on paper. Most people can't recall more than a few numbers without their phone.
2. **Family code word.** Agree on a secret word or phrase so you can tell a real call for help from a fake one.
3. **Meeting places and routes.** Decide where to meet and how to leave before you need to.
4. **Utility shutoffs.** Find the water, gas, and electric shutoffs and sketch where they are.
5. **Documents and insurance.** Note where originals are kept and where the copies live.
6. **Go bag and home prep.** Pack the bag and work through the steps for the risks where you live.
7. **Home inventory.** Record what you own before anything happens, and note where the full record is kept.

Where to keep it

- Store the binder in a waterproof, fire-resistant container near your exit or with your go bag.
- Give a copy of the contacts and meeting places pages to your out-of-area contact.
- Keep digital copies of key documents in password-protected cloud storage, so losing the house doesn't mean losing the paperwork.

This binder holds private information

Treat it like a wallet. Store it somewhere safe, don't leave it in the car, and shred old pages when you replace them. Never write passwords, full bank or card numbers, or your family code word in it.

Review it twice a year

Pick two dates you'll remember, like when the clocks change in spring and fall. Update phone numbers, swap out expired food, water, medications, and batteries, and log the review on the last page.

HOUSEHOLD

Who lives here

First responders and relatives may need this if you can't speak for someone. Include anyone who would need help leaving.

NAME	BIRTH DATE	MEDICATIONS AND DOSES	ALLERGIES, CONDITIONS, EQUIPMENT

Pets

NAME	TYPE AND COLOR	MICROCHIP NUMBER	MEDICATIONS, FOOD

Tuck a recent photo of each pet and their vaccination records into the binder pocket. Find out ahead of time which shelters and hotels along your route accept animals.

Who helps whom

Decide now who is responsible for kids, older relatives, anyone with limited mobility, and each pet if you have to leave in a hurry.

Emergency contacts

After a disaster, a text often gets through when a call won't. Long-distance calls can connect when local lines are jammed, which is why every plan needs an out-of-area contact.

CONTACT	NAME	PHONE	OTHER PHONE
Out-of-area contact			
Local contact or neighbor			
Family member			
Family member			
Work or school			
Work or school			
Doctor			
Pharmacy			
Veterinarian			
Insurance agent			
Insurance claims line			
Electric utility			
Gas utility			
Water utility			
Landlord or HOA			
Other			

Poison control (U.S.): 1-800-222-1222 **County emergency alerts signed up?** _____

PHONE SCAMS

Your family code word

Scammers can now copy a person's voice from a short clip online and fake the number a call comes from. A panicked call that sounds exactly like your child or parent, asking for money right away, may not be them.

Agree on a secret word or phrase

The FBI recommends that families "create a secret word or phrase" to verify each other's identity. Anyone who calls in an emergency should be able to say it. If they can't, treat the call as a scam until you've confirmed otherwise.

- **Make it odd and hard to guess.** Skip pet names, street names, schools, birthdays, or anything posted online. A silly phrase works well.
- **Share it in person only.** Don't text it, email it, or post it.
- **Don't write it in this binder.** If the binder is lost or stolen, the word goes with it. Record only that you've agreed on one.
- **Change it** if you think someone outside the family has learned it.

If you get a call like this

1. Ask for the code word. A real family member will know it.
2. Hang up and call the person back on the number saved in your contacts, never the number that called you.
3. Be suspicious of any request for wire transfers, gift cards, cryptocurrency, or secrecy.
4. Check with another family member before you send anything.

Our code word plan

Code word agreed on (date) _____

Everyone who knows it _____

Next change or review _____

To make cloning harder, limit public videos and voice clips, keep social media accounts private, and only accept followers you know.

PLAN

Meeting places and evacuation routes

Decide where everyone goes before the alarm sounds, and practice it once or twice a year, including once at night.

Where we meet

SITUATION	PLACE AND HOW TO GET THERE
Fire: just outside the home	
Storm: safe spot inside the home	
In the neighborhood	
Outside the neighborhood	
Out of town	

Two ways out

ROUTE	DIRECTIONS (ROADS CAN CLOSE, SO KNOW TWO)
Main route	
Backup route	

Evacuation zone (if any) _____ **Flood zone** _____

Where we could stay _____

Pet-friendly shelter or hotel _____

Escape plan sketch

Draw each floor, mark two exits from every room, and circle the meeting spot outside.

Utility shutoffs

Learn where each shutoff is now, while the lights are on, and keep any tool you'd need right beside it.

UTILITY	WHERE THE SHUTOFF IS	TOOL NEEDED AND WHERE IT'S KEPT	ACCOUNT NUMBER (LAST 4)
Water			
Gas			
Electric			

Gas safety

- If you smell gas or hear a hissing sound, get everyone out first, then call the gas utility or 911 from outside.
- Don't use light switches, phones, or anything that could spark inside the house.
- Once the gas is off, only the utility should turn it back on.

Sketch: where the shutoffs are

Mark the water main, gas meter, and electrical panel, plus the smoke alarms and fire extinguishers.

Smoke alarms last tested _____ **Extinguisher checked** _____

DOCUMENTS

Important documents

Keep originals in a waterproof, fire-resistant container you can grab on the way out, and copies off-site. Write where each one is, not the numbers on it.

DOCUMENT	HAVE IT	ORIGINAL KEPT AT	COPY KEPT AT
Driver's licenses and IDs			
Passports			
Birth and marriage certificates			
Social Security cards			
Homeowners or renters policy			
Flood or earthquake policy			
Auto, health, and life policies			
Deed, mortgage, or lease			
Vehicle titles and registrations			
Medical records and prescriptions			
Wills, trusts, powers of attorney			
Bank and retirement account info			
Recent tax returns			
Home inventory and receipts			
Pet records			
Other			

Digital copies belong in password-protected cloud storage, so they're safe even if the house and the binder aren't.

Insurance summary

Fill this in from each policy's declarations page. Knowing your deductibles and exclusions before a disaster avoids surprises after one.

POLICY	COMPANY	POLICY NUMBER	DEDUCTIBLE(S)	CLAIMS PHONE AND AGENT
Home or renters				
Flood				
Earthquake				
Auto				
Umbrella or other				

Questions to answer from your policy

QUESTION	OUR ANSWER
Is flood damage covered, or do we need a separate flood policy? (Flood policies often have a 30-day wait.)	
Is earthquake damage covered, or does it need its own policy or endorsement?	
Is there a separate wind, hail, or hurricane deductible? What is it in dollars?	
Are contents paid at replacement cost or actual cash value?	
What's the limit for additional living expenses (hotel and meals while you're displaced)?	
Do jewelry, art, or collectibles need extra coverage above the policy's limits?	

Policies last reviewed _____ **Next renewal** _____

SUPPLIES

Go bag checklist

Pack one bag per person, keep a larger kit at home, and a small one in the car. Check it twice a year and swap anything that's expired.

WATER AND FOOD

- ☐ Water: a gallon per person per day, for several days
- ☐ Nonperishable food and a manual can opener
- ☐ Pet food and water

LIGHT AND POWER

- ☐ Flashlight or headlamp per person
- ☐ Battery or hand-crank radio
- ☐ Extra batteries
- ☐ Phone power bank and cables

HEALTH

- ☐ First aid kit
- ☐ At least a week of prescription medications
- ☐ Glasses, contacts, hearing aid batteries
- ☐ Masks and hand sanitizer

CLOTHING AND SHELTER

- ☐ Sturdy closed-toe shoes
- ☐ Change of clothes and rain gear
- ☐ Blanket or sleeping bag
- ☐ Work gloves

TOOLS

- ☐ Whistle to signal for help
- ☐ Multi-tool and duct tape
- ☐ Wrench for the gas or water shutoff
- ☐ Local paper map

MONEY AND RECORDS

- ☐ Cash in small bills
- ☐ Copies of IDs and insurance cards
- ☐ This binder, or copies of its contact pages
- ☐ Spare house and car keys

FAMILY AND PETS

- ☐ Diapers, formula, and comfort items for kids
- ☐ Leash, carrier, and pet medications
- ☐ Recent photos of family members and pets

OUR EXTRAS

- ☐
- ☐
- ☐

Bags last checked _____ **Next check** _____

HOME PREP

Prepare your home for the risks you face

Tick the risks for where you live, then work through those boxes. Each one has a full guide at stowfindsell.com/guides.

☐ House fire

Warning: none. You may have only minutes.

- Smoke alarms in every bedroom and on every level; test monthly.
- Plan two ways out of every room and practice at night.
- Keep extinguishers in the kitchen and garage.
- Close bedroom doors at night to slow smoke.

☐ Wildfire

Warning: hours to days, sometimes minutes.

- Keep the first 5 feet around the house clear of anything that can burn.
- Clean gutters, roofs, and decks of leaves and needles.
- Know your evacuation zone and two routes out.
- Leave when told to. Don't wait.

☐ Flood

Warning: hours to days; flash floods may give little.

- Check your flood zone and buy flood coverage early.
- Move valuables and records off the basement floor.
- Keep drains, gutters, and downspouts clear.
- Never drive or walk through floodwater.

☐ Hurricane

Warning: usually days of forecasts.

- Know your evacuation zone and where you'd stay.
- Have shutters or boards ready for windows.
- Bring in or tie down everything outside.
- Know your hurricane deductible in dollars.

☐ Tornado

Warning: often minutes, sometimes none.

- Pick a shelter: basement or small interior room, lowest floor.
- Stage shoes, helmets, a radio, and a flashlight there.
- Turn on emergency alerts on every phone.
- Mobile homes aren't safe; plan where you'll go.

☐ Earthquake

Warning: none.

- Anchor bookcases, dressers, and TVs to the wall.
- Move heavy things off high shelves and away from beds.
- Practice drop, cover, and hold on.
- Check whether you need earthquake coverage.

Every home, every risk

Sign up for county alerts, keep gutters and drains clear, learn your shutoffs, and record what you own before anything happens. Standard homeowners and renters policies usually exclude flood and earthquake damage.

Home inventory summary

After a loss, most insurers ask for an itemized list of what you owned. Making it from memory, in a hotel room, is hard. Making it now takes a weekend.

Where our full inventory is kept

Inventory kept in _____

Last updated _____ **Who can open it** _____

Highest-value items

ITEM	BRAND, MODEL, SERIAL	ROOM	VALUE	PHOTO / RECEIPT

Room by room checklist

- ☐ Living room
- ☐ Kitchen and pantry
- ☐ Bedrooms and closets
- ☐ Bathrooms
- ☐ Home office and electronics
- ☐ Basement
- ☐ Attic and storage
- ☐ Garage, tools, and sheds
- ☐ Yard, patio, and outdoor gear
- ☐ Jewelry, art, and collectibles

Keep your inventory where a disaster can't reach it

StowFindSell is a home inventory app that runs in your phone's browser. Photograph each room, add items with values and serial numbers, and everything is stored in the cloud. When it's time to file a claim, export a Proof Pack for your insurer. Start a 30-day free trial at stowfindsell.com.

UPKEEP

Review log

Review the binder twice a year and whenever your household changes: a new baby, a move, a new pet, a new policy.

DATE	REVIEWED BY	WHAT CHANGED OR WAS REPLACED

Each review

- ☐ Update phone numbers and contacts
- ☐ Practice the escape plan, once at night
- ☐ Test smoke alarms and check extinguishers
- ☐ Swap expired food, water, medications, and batteries
- ☐ Check policies, deductibles, and renewal dates
- ☐ Update the home inventory with new purchases
- ☐ Confirm everyone still knows the family code word

This binder is general guidance for U.S. households, not legal, insurance, or safety advice for your situation. Follow instructions from local officials during an emergency. Guides and updates: stowfindsell.com/guides/disaster-preparedness