

The LEAP Letter

Lifetime Economic Acceleration Process

Maximizing Your Protection Means Being Ready for Disaster

Compliments of:



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Most people think a decline in the stock market, inflation, or increasing taxes are the only financial disasters they may face. But over the last several years, the world has watched and experienced other costly catastrophes: *natural disasters*. They come in many forms — hurricanes, tornados, earthquakes, wildfires, floods, lightning, tidal waves, and mudslides — and unfortunately, no one is immune from them.

What can you do to protect your property, income, and even your life from such losses? Consider these nine steps to help maximize your protection:

1 Make sure you are well protected.

Meet with your property and casualty insurance professional to find out what coverage you have and don't have. Consider acquiring the most comprehensive forms of coverage; make sure you know the deductible limits on your policies and can meet potential costs should you experience a claim; pay attention to any policy exclusions. Because insurance is designed to economically replace assets, income, or loss of life, keep in mind that your primary objective should be protecting yourself, not securing the least expensive policy.

To substantiate any claim, inventory your property and record it on video. You should also keep this itemized list and video in two or more places outside your home, such as at work or in a safety-deposit box.

2 Improve your protection by managing risk.

For instance, if you live in a potential flood area, make sure your foundation has been inspected for possible leaks or cracks. Hire a building professional to



inspect your home and consider repairing any problems. Other tips include bolting large bookshelves and hutches to the wall, keeping small valuables in a safe or safety-deposit box, installing windows that resist high winds, adding hurricane shutters, installing smoke detectors, and storing fire extinguishers in strategic places. Many insurers even lower your premiums when these improvements are made.

3 Develop an evacuation plan for various disaster types.

Make sure each household member knows where to go, what to do, and how to get help. Planning escape routes in advance could eliminate the natural confusion that can happen when the time comes to leave your home.

4 Make sure you have resources available.

Store materials that can help you protect yourself and your home, such as sand bags if you live near a river or flood zone, plywood for hurricane protection, plastic sheeting, a tool kit, sleeping bags, and warm clothing.

5 Store survival and emergency food supplies in an easily accessible place.

Consider canned and dried goods that store easily and don't spoil quickly, a can opener, and plenty of water. Many recommend you store enough water to have one gallon per member of your household per day for at least three days. Date each food item so you know if it is safe to eat. Include copies of prescriptions, first aid equipment, batteries, a small transistor radio, a flashlight, toiletries, matches, and other personal necessities. In addition, have a suitcase packed for a short stay away from home.

6 Keep a watchful eye for possible disasters.

Although they can happen any time, local news forecasts may give you enough warning to be proactive, not just reactive, to what occurs. Listen carefully to any alert you hear and follow directions for evacuation.



7 Take added measures to protect your property.

Know how to shut off utilities at their source and make sure your family members know where and how to do this, as well as how to unplug computers, televisions, and other electronic devices.

8 Protect your pets!

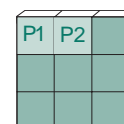
Be sure their collars show your contact information and ask your vet about other helpful suggestions to keep your pets safe.

9 Make sure you have an emergency money supply.

Ask your LEAP professional to discuss the financial resources that would be available to you in a disaster situation. Consider keeping account numbers and contact information with your survival materials, as well as in your wallet. However, encode this information for privacy protection in case you lose it.

Being prepared can save you money, time, and maybe even your life. A few hours spent planning with the whole family can prove to be time well spent.

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