



Are You Prepared?

Communication and Technology Preparedness

Courtesy of Camargo Insurance

According to The American Red Cross, the internet—including online news sites and social media platforms—is the one of the most popular ways for Americans to gather emergency information and let their loved ones know they are safe. Through the use of everyday technology, individuals, families, responders and organizations can successfully prepare for, adapt to and recover from disruptions brought on by emergencies or disasters. With effective planning, it is possible to take advantage of technology before, during and after a crisis to communicate with loved ones and manage your financial affairs.

Stay Connected

Keep your contacts updated across all of your channels—including your cellphone, email and social media accounts. This will make it easy to reach out to the right people quickly to get information and supply updates. Consider creating a group list of your top contacts. In addition, be sure to:

- Learn how to send updates via text and internet from your mobile phone to your contacts and social channels in case voice communications are not available. Text messages and the internet often still work during a phone service disruption.
- Keep extra batteries for your phone in a safe place, or purchase a solar-powered or hand crank charger. These chargers are good emergency tools to keep your laptop and other small electronics working in the event of a power outage. If you own a car, purchase a car phone charger so you can charge your phone if you lose power at your home.
- In your cellphone, program some of your contacts as emergency contacts so that if you are unable to use your phone, emergency personnel can contact those people for you. Let your emergency contacts know that they are programmed into your phone, and inform them of any medical issues or other special needs you may have.



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- If you have a traditional landline (non-broadband or voiceover internet protocol) phone, keep at least one non-cordless receiver in your home because it will work even if you lose power.
- If you are evacuated and have call forwarding on your home phone, forward your home phone number to your cellphone number.
- Prepare a family contact sheet. This should include at least one out-of-town contact who may be better able to reach family members in an emergency.
- Have a battery-powered or hand-cranked radio or television available (with spare batteries).

The following are additional tips for making phone calls and using your smartphone during or after a disaster:

- Keep all phone calls brief. If you need to use a phone, try to convey only vital information to emergency personnel and/or family.
- If you are unsuccessful in completing a call using your cellphone, wait ten seconds before redialing to help reduce network congestion.
- Conserve your cellphone battery by reducing the brightness of your screen, placing your phone in airplane mode and closing apps you are not using that draw power, unless you need to use the phone.
- If you lose power, you can charge your cellphone in your car. Just be sure your car is in a well-ventilated place (that is, remove it from the garage) and do not go to your car until any danger has passed. You can also listen to your car radio for important news alerts.
- If you do not have a hands-free device in your car, stop driving or pull over to the side of the road before making a call. Do not text on a

cellphone, talk or post on social media platforms without a hands-free device while driving.

- Immediately following a disaster, resist using your mobile device to stream videos, download music or play video games, all of which can add to network congestion. Limiting use of these services can help potentially life-saving emergency calls get through to 911.
- For non-emergency communications, use text messaging, email or social media instead of making voice calls on your cellphone to avoid tying up voice networks. Data-based services—like texts and emails—are less likely to experience network congestion. You can also use social media to post your status to let family and friends know you are safe. In addition to Facebook and Twitter, you can use resources such as the American Red Cross's Safe and Well program.

Get Organized

Store your important documents—such as personal and financial records—in a password-protected area in the Cloud or on a secure flash or jump drive that you can keep readily available. This flash drive can be kept on a key ring so it can be accessed from any computer, anytime, anywhere. Remember important documents, such as:

- Personal and property insurance
- Identification, such as driver's license or passport (for family members, as well)
- Banking information

Don't forget your pets. Follow these tips:

- Store your pet's veterinary medical records documents online.

FEMA Text Messages

Use your cellphone's text messaging capability to receive text message updates from the Federal Emergency Management Agency (FEMA):

- To sign up to receive monthly preparedness tips, text PREPARE to 43362 (4FEMA).
- To unsubscribe (at any time), text STOP to 43362 (4FEMA).

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- Consider an information digital implant.
- Keep a current photo of your pet in your online kit to aid in identification if you are separated.

Your family may not be together when disaster strikes, so it is important to plan in advance. Create an emergency information document or family communications plan to record how you will contact one another, how you will get back together and what you will do in different situations.

- Make sure to share this document with family members, friends and co-workers who will also need to access it in an emergency or crisis.
- When handling personal and sensitive information, always keep your data private and share it only with those who will need access in case of emergency.

Sign up for direct deposit and electronic banking through your financial institution so you can access your payroll funds and make electronic payments regardless of location.

Emergency Resources

Include these sites in your emergency information document to ensure that you can quickly access them from any computer or smartphone.

- Download the FEMA App to access disaster preparedness tips, build your personal emergency kit and look for open disaster recovery centers along with open shelters (if you're a disaster survivor). Also, stay informed with the FEMA blog.
- Local emergency management officials often have notification systems. Opt in to a distribution for your community. To find out if your community offers such services, contact your local office of Emergency Management.
- Signup to receive a monthly preparedness tip from FEMA's text messages program.
- Bookmark important mobile sites:
 - Centers for Disease Control and Prevention: <https://www.cdc.gov/>

- American Red Cross: www.redcross.org/mobile
- FEMA/Ready: <http://m.fema.gov>
- National Hurricane Center: www.nhc.noaa.gov/mobile

- Bookmark important online sites:
 - For your local emergency management agency, use Ready.gov's State and Local Information page to locate your community's direct information.
 - National Weather Service: www.weather.gov
 - American Red Cross Safe and Well: www.redcross.org/safeandwell
- Save your meeting locations on your phone's mapping device.
 - Facebook Disaster Relief: www.facebook.com/disasterrelief
- Follow FEMA and Ready.gov online:
 - [FEMA Blog](#)
 - [FEMA on Twitter](#) / [Ready on Twitter](#)
 - [FEMA on Facebook](#)
 - [FEMA on YouTube](#)
- In addition to using your cellphone and other technology, tune into broadcast television and radio for important news alerts. If necessary, be sure that you know how to activate the closed captioning or video descriptions on your television.
- In an emergency, you still need to call 911 for help. Remember that you cannot currently text 911. If you are not experiencing an emergency, do not call 911. If your area offers 311 service or another information system, call that number for non-emergencies.

Camargo Insurance is committed to helping you and your loved ones stay safe when disaster strikes. For further personal risk management guidance, contact us today.