

Elder Law: Helping plan for a natural disaster

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By Julian Gray and Frank Petrich

Even though the Pittsburgh area is relatively immune from natural disasters, with the recent swirl of bad weather and earth movement around us, we thought it might be helpful to discuss some things one can do to prepare for and help recover from a disaster.

In addition to the survival items one should have for a "grab and go" bag (for detailed information on what this should contain, go to www.fema.gov), we want to concentrate this column on papers or items to assist in a preparation/recovery plan for yourself or an older family member. It's also well to remember that what many of us might think of as a minor inconvenience (power out for a day), can be a significant, perhaps life-threatening hazard to an older adult.

Start with a review of the type and amount of insurance coverage you have for your real (house) and personal property. Is it adequate in the event of a disaster? Review these coverages with your insurance agent. Take photos, or better yet, a video, of your home's interior to show your personal effects. Give a copy of the video or photos to a trusted friend and/or put a copy in your safe deposit box.

Our clients almost always have important papers and documents at home. Create a disaster preparation container to store these items and documents. The container needs to be waterproof and fire resistant. Consider using a safe deposit box.

Make a list of everything that would go into the container and put it as a check list in both a three-ring binder and the container, so that if a disaster occurs or is known to be imminent, you have a guide as to what to put into the container. Include the following items: Social Security card, driver's license, Medicare or other health insurance card, medical records (yes, you should keep your own medical record/history), birth certificate, credit cards, copies of estate planning documents, personal effects list, insurance policies and records, financial records, etc. Also throw in some blank checks for possible use.

Make a separate list of emergency contacts (family, physicians and any other individuals). Create a "phone tree" with family members so that each family member has only one call to make.

Also make a list of your safe deposit box (if you have one) contents. Put any important papers or items that are irreplaceable such as family heirlooms and sentimental items into this safe deposit box.

Make a list of bank accounts and investments (including account and phone numbers and contact names) and prescription drugs, including dosage and frequency. As to all of these lists, once you've determined what you will put on the lists, put them in alphabetical order for easy check off.

If you have adequate notice and time to prepare, fill your prescriptions along with your car's gas tank, obtain some cash and make sure special medical items are available such as portable oxygen, durable medical equipment, hearing aid batteries, eye glasses, etc.

A pet is a close companion for many older adults, so have a list of shelters and hotels that take pets and prepare a pet first aid kit.

After there is a disaster, there may be no mail delivery. Check at the post office to either pick up collected mail or create a post office box or leave a forwarding address. If you're receiving Social Security checks and/or pension checks, request expedited replacement checks. Notify any creditors about missing bills or stoppage of mail delivery.

Call your insurance agent and take post-disaster photos/videos of the damage. Be alert for consumer scams. Don't pay cash for any work and have the work to be performed put in writing.

All of this preparation may sound daunting (and time-consuming). Well, it is. But unprepared when a disaster strikes will be substantially more daunting.

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