

Disaster planning for older adults

A preparedness guide for seniors and caretakers

Disasters + Preparedness

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As a senior citizen or caretaker of an older person, preparing for and protecting against a fire, flood, hurricane or other disaster can be a special challenge.

Many seniors live alone and may have special needs or limited physical mobility, which makes

them more vulnerable than younger people when there is disaster. Therefore, it's all the more important to take steps to prepare for an emergency by evaluating the specific challenges faced by seniors and making an emergency plan to fit their needs.

The following steps will help seniors (and those who love and care for them) prepare for a disaster:

Make a medical plan

- In the event of a disaster, you may not have access to a medical facility or even a drug store. So, if you take medication or receive regular medical treatments—such as dialysis, chemotherapy or even physical therapy—talk to your medical provider about an emergency back-up plan.
- Keep an up-to-date file of your medical history including doctors, prescriptions and dosages, as well as regular medical treatments. Include a copy in your disaster kit. And, make sure that a family member or a good friend has a copy too.

Prepare a disaster kit

Have the supplies you need on hand in case you have to evacuate or manage on your own for a period after a disaster, including:

- Enough food, water and other supplies to last for at least 72 hours.
- Items necessary for your specific needs, such as eyeglasses, catheters, hearing aid batteries, oxygen, meal replacement shakes, etc.
- Important documents: health insurance cards, Medicare cards, family records, power of attorney, copies of your homeowners and auto insurance policies and contact information for your insurance professional.
- Cash to purchase emergency supplies in the event that power outages prevent the use of credit cards or ATM machines.
- For a full list of disaster supply items, see [Ready.gov](https://www.ready.gov).

Plan for an evacuation

- Contact your county government or local municipality to find out whether you are in an evacuation zone.
- Locate the nearest official shelter—the [American Red Cross](https://www.redcross.org) or your local government will have this information. If you have a pet, be sure to research shelter pet friendly shelter options.

- If you are physically unable to drive, identify someone who can provide transportation. And, if you have any disabilities, are wheelchair bound or use a walker or cane, build more time into your evacuation plan.
- Create a network of neighbors, relatives, friends and co-workers you can rely on in an emergency. Share your plans with the group and make sure you know how to communicate with each other if a disaster strikes
- Consider using the I.I.I.'s [Know Your Plan](#) software to plan your evacuation and check out the I.I.I.'s video, the [Ten Minute Challenge](#). Review your plan and practice it regularly.

Take steps to prepare your home

- The [Insurance Institute for Business and Home Safety](#) (IBHS) has information on how to make your home better able to withstand a disaster—and don't be afraid to ask friends and family for help with mitigation tasks.
- Purchase a generator, especially if you rely on electricity for health reasons. And remember, even a simple storm can result in a power outage, so it is important to be prepared any time.

Make sure your homeowners insurance is up-to-date

- Continue to [insure your home](#), even if you have paid off your mortgage and homeowners coverage is no longer required by the bank.
- Schedule a time to review your coverage with an insurance professional at least once a year. Children of older parents should consider participating in the review. Some questions to ask your insurance professional:
 - Do I have enough coverage to completely rebuild my home?
 - Is my Additional Living Expenses (ALE) limit sufficient to cover the extra costs involved in living away from home if my house is being repaired after a disaster?
 - What is my deductible; and do I have a separate deductible for hurricanes, hail or earthquakes?
- Keep an up-to-date home inventory—it will make it easier to both purchase the right amount of insurance for your belongings and file a claim. Read [How to Create a Home Inventory](#) for more information.

Consider other coverages

- If you rent your home, renters insurance is inexpensive and will provide coverage for your

belongings in the event of a disaster.

- Flood and earthquake are *not* covered under standard homeowners and renters policies. Flood insurance is available from FEMA's [National Flood Insurance Program](#) (NFIP) and from a few private insurance companies. Earthquake coverage is available from private insurance companies and in California is also sold by the [California Earthquake Authority](#).

Additional resources

- If you or a loved one live in a group setting, such as an adult living community or assisted living facility, speak with the administrator and find out the specific disaster preparation and evacuation plans the facility has in place.
- FEMA has resources available for seniors at [Ready.gov](#).
- The AARP and the [American Red Cross](#) offer resources for older people and those who love and care for them.

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