

Anne Arundel County Office of Emergency Management



Preeti Emrick
Director
7480 Baltimore Annapolis Blvd
Glen Burnie, MD 21061
Phone (410) 222-0600
Fax (410) 222-0690

County Executive Steuart Pittman

NEWS RELEASE

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Contact: Preeti Emrick
(410) 222-0600

Anne Arundel County Preparedness Month - Week 4: Economic Impact of Disasters

(Glen Burnie, MD) - Americans at all income levels have experienced the challenges of rebuilding their lives after a disaster or other emergencies and Anne Arundel County is no exception. During these stressful times, it is critical to have personal, financial, insurance, medical and additional essential records stored in a safe place. In the event of unexpected expenses that may result from a disaster, it is essential to have a financial backup plan. By starting this process now, it can alleviate additional hardships and start the recovery process quickly and efficiently.

Monday, September 28, 2020 - Saving for Emergencies

The best way to plan for the unexpected expenses that may result after an emergency or disaster is to start saving today! Saving money can help you and your family avoid taking on more debt to respond to the costs of rebuilding your life after an emergency. Below are a few various ways to help you get started:

- During each pay period, commit to putting some in a savings account; this can act as emergency savings for unexpected events;
- Keep some cash in a safe location in the event that automated teller machines (ATMs) are not functioning or banks are closed; and
- Track your savings and investments and monitor what you owe.

Tuesday, September 29, 2020 - Gather & Safeguard Critical Information

Store important documents either in a safety deposit box, an external drive, or on the cloud to make it easier to access all important documents during an emergency or disaster. Below are some examples of various documents to consider storing in a safe place:

- Household Identification
 - Birth, marriage, divorce certificates
 - Passport and driver's license
 - Social Security and green cards
 - Pet ownership papers and identification tags
- Financial and Legal Documentation
 - Housing mortgage or deed
 - Vehicle registration and title
 - Utility, credit card, and student loan statements
 - Banking statements for checking and savings accounts
 - Insurance policies
 - Income pay stubs and tax statements
- Medical Information
 - Health insurance, Medicare and Medicaid documents
 - Medications, immunizations, allergies, medical equipment and devices
 - Medical power of attorney and caregiver service agreements
 - Contact information for medical providers
- Emergency or Hotline Contact Information
 - Employers and supervisors
 - Children daycare and schools
 - Social services providers
 - Home repair services, plumber, electrician

Wednesday, September 30, 2020 - Insurance: Are you Covered?

Insurance is the first line of defense when dealing with any type of emergency or disaster. This includes not only property insurance, but also health and life insurance. You want to ensure you are prepared and your personal property is protected.

- The [Maryland Insurance Administration](#) encourages residents to be prepared for natural disasters by reviewing and understanding their insurance coverage and by considering the purchase of flood insurance.
- The Maryland Insurance Administration produced [An Insurance Preparedness Guide for Natural Disasters](#) to help educate Maryland residents about insurance coverage and natural disasters.

- Document your personal property by taking pictures or videos of all of your items and write down descriptions;
- Know the different types of insurance available; and
- Review your policy to make sure the amount and types of coverage you have meets the requirements for all possible hazards.

An alternate format is available upon request. Contact the Office of Emergency Management at 410-222-0600 or oem@aacounty.org. TTY users, please call via Maryland Relay 7-1-1.

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