Better Business Bureau serving Central East Texas (BBB) urges consumers to plan before disaster strikes. We are proud to partner with the Federal Emergency Management Agency (FEMA) and the Department of Homeland Security (Ready.gov) to offer tips on how to fully prepare for a disaster and provides the following tips:

**MAKE AND PRACTICE YOUR PLAN**

Disasters don’t plan ahead, but you can. Start by making an emergency plan with everyone in the home. Discuss how you will receive emergency alerts and warnings, what your shelter plan is, your evacuation route and the household communication plan. Practice your escape plan with your family, including pets, at least twice a year so you are fully prepared when disaster strikes.

**LEARN BASIC HOME MAINTENANCE**

Know how to turn off utilities like natural gas and electricity, and how to test and replace smoke alarms. Also, know the ways to keep your home safe from cooking, heating and electrical fires by going to ready.gov.

**CHECK YOUR INSURANCE COVERAGE**

Did you know according to FEMA, more than half of all homeowners in the United States do not carry adequate homeowner’s insurance to replace their home and its contents should a catastrophic loss occur? Insurance is your first line of defense, which is why you should check your insurance coverage, and review your policy. If you’re shopping for insurance before a disaster strikes, review the company’s Business Profile at bbb.org.

**SAVE FOR AN EMERGENCY**

Did you know according to the Federal Reserve over 40 percent of Americans don’t have $400 in savings? It’s important to be financially prepared for any type of disaster. Disasters can be very stressful, but having access to personal, financial, medical and other records is crucial to a quick recovery. Consider saving money and storing it in an emergency savings account, as well as leaving a small amount of cash at home in a safe place.

**PROTECT IMPORTANT DOCUMENTS**

Place copies of important family documents such as birth certificates, passports, insurance policies and photos in a waterproof, portable container near your escape route.

**KNOW WHERE TO TURN**

FEMA, the Texas Division of Emergency Management and the Centers for Disease Control and Prevention have many resources available to help families prepare for what to do before, during and after disasters happen.

For more tips on how to be a savvy consumer, go to bbb.org. To report fraudulent activity or unscrupulous business practices, please call BBB at 903-581-5704 or use BBB ScamTracker.