

Disaster preparedness time is now

OPINION > Editorial

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Are you ready for fire season ... or, if we really get an El Nino winter, heavy rains ... or an earthquake?

And just what does READY mean?

These questions are being addressed by a range of agencies and organizations this month since it's National Preparedness Month. The answers they offer carry a consistent theme: This fall's fire risk is high because of the prolonged drought so they're encouraging residents to go beyond clearing brush around their homes.

This time, the focus is more on personal readiness. And that means taking stock: getting together an emergency supply kit, figuring out your family's plans about where you'll go if you need to evacuate and how you'll communicate, and knowing what hazards are in your neighborhood.

If you have any doubt about our current fire risk, take a look at the Very High Fire Hazard Severity Zones maps at www.sandiego.gov/fireandems/forms/map.shtml. You'll see frightening amounts of red - and not just along canyon rims.

Or consider this fact from United Policyholders, a nonprofit that works with disaster survivors and educates the public on insurance issues and consumer rights: After the 2007 wildfires "75 percent of the victims found themselves underinsured by an average of \$250,000."

Take that as a clue to talk to your insurance agent now, before the disaster hits. Check to see that your policy and the value of your property are in line and that you've got the right kind of insurance. And if you're a business person, think about things like business interruption insurance and what you'll do if employees can't get to work.

The county's Office of Emergency Services, with support from Allstate - in a campaign that also encourages brush reduction - has developed materials to help you develop your plans. Complete with fire safety procedures, a first aid kit, thermal blanket, and warning.

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