

**EVACUATION PLANNING;  
YOU DON'T WANT TO HAVE TO EVACUATE, BUT YOU NEED TO PLAN FOR IT**

By Harold S. Small, J.D., CPA, AEP

12526 High Bluff Drive, Suite 300

San Diego, California 92130

858.759.4600

[hss@halsmall.com](mailto:hss@halsmall.com)

The fires in San Diego County in October, 2007, were so bad that more than 500,000 had to evacuate their homes, most because of mandatory evacuation orders and the threat of the fires blowing through our community. This is the second time in less than 5 years that fires of this nature exposed our community to evacuation and a catastrophe. In some areas evacuations are more frequent because of threatening hurricanes or other natural disasters. Evacuation planning is something that all of us should think about and be prepared for.

To assist you in your planning we have listed some areas/things to consider now, and many of them will be of benefit in the event that you suffer a fire or other major loss.

1. Videotape and/or photograph every room of your home. If you make a videotape, provide a running commentary about each room and its contents as you are doing the videotaping. Point out the most valuable and the most precious articles in each room.
2. Make sure that your videotape and photographs cover every wall and every facet of every room. If you sustain a loss you will want to be able to prove the contents of your home for insurance purposes so that you receive the appropriate insurance coverage payment. For example, clothing is costly to replace. Do you know how many suits or dresses are in your closet? That's right, videotape or photograph the inside of your closets as well. Do the same for the interior of cabinets containing your sets of dishes, pots and pans, etc.
3. Maintain a duplicate set of videotapes/photographs at a location that will in all likelihood not be impacted by the calamity that befalls you. Put them in a safe deposit box, give them to a family member or friend in another geographical area, or upload them to your personal web site or one of the internet photo galleries, that are subject to your password and your control.
4. A safe in your home may not protect the videos or photographs or other valuables. Most safes have limited fire ratings, and in the event of a fire that destroys your home, the safe may melt or fail and its contents will probably be incinerated and destroyed.
5. Have your important papers/documents in one location that can easily be

lifted by you and removed quickly during your evacuation. This should include your original insurance policies or copies of them. If you suffer a loss you need to have access to your insurance coverage and information about whom to contact. In the case of insurance policies, consideration should be given to maintaining a duplicate set (photocopies) at another location that can be accessed if you suffer a total destruction of your home and you have not removed the originals prior to that event. Other items that may be difficult or impossible to replace and that should be available for a hasty removal are birth certificates, marriage certificate, immunization records of children, passports, bank books, certificates of deposit, checkbooks for your bank accounts, licenses (professional or otherwise), estate planning documents, ownership records (e.g. the registration/pink slip for your vehicles, deeds, etc.), and loan records.

6. Maintain an address book or other form of record-keeping that you can quickly remove. Make sure that the contact information for your insurance brokers/agents are among those records as you will need that information. Whenever possible, get to know your insurance broker/agent as you will need their assistance should you suffer a loss.
7. While on the subject of insurance agents, have contact with your agent at least once each year to review your insurance coverage. Make sure that the limits of coverage are modified from time to time to reflect current valuation and loss limits that are realistic. When making improvements to your home you should work with your agent to determine new coverage limits and when they should be effective as you proceed through your remodeling/renovation project.
8. When advice is provided by safety agencies (e.g. fire department) relating to clearance of brush, timely follow their recommendations. While the removal of brush may not prevent a fire from ravaging your home, it may help to keep the fire away from your home and that may save a lifetime of memories and valuables that might otherwise be destroyed.
9. Your cars should have at least one-third of a tank of gas at all times as you never know when an emergency will require a hasty exit and gas stations will be closed or there will be long lines to get gas!

If the fire or other threatening situation is imminent or an evacuation order has been issued, the following list should be of assistance as to what to take, with the most important being listed first, and then going in descending order. Items 1 - 10 should be those that you grab when you have 5 minutes or less and the others are dependent upon the amount of warning/notice you have to evacuate.

10. Make sure that all of your family members are with you or that you know where they are.

11. Grab your pets and make sure that they have their collars and leashes on and secure. Until you are ready to leave, keep them secured and safe in your home and then put them directly into a carrier (if you use one) or your car as you exit your home.
12. Take your prescription medications and those of your other family members. If a bottle is empty, but is for a prescription, take it with you so that you can get it refilled. With sufficient time, throw into the same bag your other vitamins and supplements that you take regularly and the same for your other family members.
13. Make sure that you have your purse, wallet, and similar valuables.
14. Take your credit cards and check books.
15. Take your cell phone.
16. Take your phone and address book.
17. Take your most valuable papers (e.g. insurance policies, passports, etc.). With sufficient time, grab your current outstanding and unpaid bills and copies of your most current bank statements. Your creditors do not care if there is a fire or other loss, they want their bills timely paid.
18. Take the photos and videos of the contents of your home.
19. With adequate time, alert by phone those close to you (emotionally or physically) that may be in harms way. Do NOT spend any significant time on the phone. This is a reminder to help save the lives of others that may not be aware of the impending fire, hurricane, etc. Remember, time is very precious, these calls should be limited in number and length, as you and your family are the most important things to save.

With a little extra time, here are other items to consider taking.

20. Take your laptop computers and back-ups for your computer hard drives, and if you do not have a back-up, grab the computer hard drive. The monitors and keyboards can be replaced, but the contents of the hard drive may be impossible to replace.
21. Take your jewelry and other valuables.
22. Take the valuable papers and important documents that are not part of the items in 8 above.

23. Pack up and remove the precious family photos (and, if possible the negatives for the older pictures). This may include taking them off the wall or packing the albums in which they are contained.
24. Take family heirlooms and irreplaceable items.
25. To the extent not listed above, take the contents of your safe.
26. Take items important to you and your family that cannot be replaced.
27. Take your personal toiletries.
28. Take clothing sufficient to sustain your needs and that of your family for at least a few days.
29. Take some snacks for your children and especially formula for infants

The Helping Handbook: For Individuals and Small Businesses Affected by the 2007 Southern California Wildfires was produced by the law firm of Morrison & Foerster and the Los Angeles County Bar Association, and provides an electronic guide offering an overview of legal issues presented by the Southern California fires of 2007. It can be accessed at <http://www.mofo.com/docs/pdf/southerncaliforniahandbook2007.pdf> or at [lacbga.org](http://lacbga.org). It covers many issues, including insurance, dealing with governmental agencies such as FEMA and the SBA and replacing lost documents. Should you look at the handbook it will provide some level of understanding of some of the items indicated above and the devastating nature of such a loss and why you need to be prepared.

While we never want to be subjected to a loss or an evacuation, it is important to be prepared and ready to act. We hope that the guidelines listed above will be of assistance to you in your planning. Hopefully, you will never need to evacuate, but if you do, be prepared and act quickly. Time is both your friend and your enemy, so move quickly.

THE FOREGOING CONCEPTS AND IDEAS ARE GENERAL STATEMENTS AND ARE INTENDED TO PROVIDE CONCEPTS FOR CONSIDERATION IN BUSINESS AND TAX PLANNING. CAREFUL CONSIDERATION NEEDS TO BE GIVEN BY THE READER REGARDING THE USE AND APPLICATION OF THE CONCEPTS. YOUR LEGAL AND TAX COUNSEL SHOULD BE CONSULTED BEFORE THE IMPLEMENTATION OF ANY OF THE IDEAS INDICATED HEREIN. SHOULD YOU HAVE QUESTIONS REGARDING THIS MATTER, HAROLD S. SMALL, ESQ., CAN BE REACHED AT 12526 HIGH BLUFF DRIVE, SUITE 300, SAN DIEGO, CALIFORNIA 92130 OR AT 858.759.4600.

g:\cp\hssap\articles by HSS\evacuation checklist.1172008