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## Do you have an emergency go-bag? Most Americans don't

Les Masterson - Last updated: Sep. 11, 2019

Despite a rise in extreme weather, an [Insure.com](#) survey found that most Americans don't have an emergency go-bag ready in case of a major event like a hurricane or tornado.

A go-bag, also called a bug-out bag, can be a vital piece of survival if you have to flee your home. However, an Insure.com survey found that three-fourths of respondents don't have a go-bag.

A survey of nearly 800 people found that only 25% have a go-bag.

"Whether it's a case of a sudden catastrophic event, such as an earthquake, or one you see coming, like a hurricane, you need to be prepared in advance so that you can survive either at your home or by evacuating," said Penny Gusner, senior consumer analyst at Insure.com

For those with a go-bag, the survey asked what items are most important. The top results:

- Water/non-perishable food -- 34%
- First-aid kit -- 13%
- Insurance and financial documents -- 12%
- Valuables, such as jewelry -- 4%
- Clothing -- 3%

The survey also found that nearly one-third of respondents aren't sure when they would create a go-bag. Another 16% said they would only compile a go-bag if a disaster was imminent and 12% said they wouldn't create a go-bag regardless.

People in California, a state prone to wildfires and earthquakes, are less likely to have a go-bag than the national average. Only 21% of Californians surveyed said they have a go-bag.

The results are better for states more likely to suffer a [hurricane](#). The survey discovered that nearly half (46%) of Florida respondents said they have a go-bag. Only 4% of Floridians don't plan to make a go-bag. Meanwhile, 30% of Texans and 28% of North Carolinians surveyed said they already have a go-bag.

"Even if you don't live in Florida or an area that is known for severe weather, a go-bag is vital to have if a catastrophe strikes. A tornado or wildfire can pop up suddenly and you need to have your essentials ready. You may be able to get to shelter, but if you don't have your insurance paperwork with you, it's going to make placing a claim more difficult," Gusner said.

## What should be in a go-bag?

A go-bag should be portable and contain items to help you usually for 72 hours if you're evacuated during a disaster. The idea behind a go-bag is to let you leave quickly. What should be in the bag varies slightly depending on your region and the time of the year. When creating a go-bag, think about what you would possibly need to survive for a few days if you're evacuated.

A go-bag may change during the year. For instance, someone in New England would want to have items like blankets to keep them warm in the winter. They might not need that in the middle of summer. Floridians might not need blankets at all.

Common items in a go-bag include:

- Water/non-perishable food
- Battery-operated radio
- Maps
- Cash
- Clothing that protects against the elements
- First-aid kit
- Important documents like driver's license, passport and Social Security card
- Medical records and medication
- Swiss Army knife
- Toiletries

## Who should have a go-bag?

The [National Association of Insurance Commissioners](#) (NAIC) recommends everyone create a bag of “post-disaster essentials.” NAIC also urges people have a gallon of water for every family member and pet. Disasters can lead to power outages and may make tap drinking water unsafe.

NAIC also recommends you review insurance coverage and make sure your family knows about the policies. You may need to file a claim once you’re safe and after the disaster passes.

You’ll also want enough coverage to protect your expensive items like jewelry, electronics and collectibles. NAIC said your items may exceed your limits. You’ll need more coverage or even an [umbrella policy](#) to protect you.

Your insurance may be the difference between struggling after the disaster or picking up the pieces.

## **Flood insurance not usually covered**

One major misconception is that [home insurance](#) covers floods. It often doesn’t provide that coverage.

Sure, it will likely cover you if there’s a sudden leak within your home that causes damage. However, if a storm causes flooding and damages your home, you’ll need a separate [flood insurance](#) policy to get reimbursed for the loss.

You can buy flood insurance through the National Flood Insurance Program or a private insurer. These policies have a 30-day waiting period. So, you’re not able to get a policy if a storm is bearing down on your region.

The cost of flood insurance depends on your risk. Homes in a flood zone will pay more than homes that aren’t prone to flooding.

## **How to evacuate safely**

If you have to evacuate with a go-bag, an evacuation plan can make the difference between getting out with your important paperwork, basic necessities and beloved keepsakes. If you have your essentials ready to go, you’ll have time to gather the special items – photo albums and family heirlooms – and pack those as well.

The Insurance Information Institute’s [10-minute evacuation challenge](#) shows the difference of two families -- one who has prepared ahead of time and one who has not.

- Would you be able to gather all that is needed in 10 minutes?
- Would your family know what to do if separated?

This is why planning and a prep bag is necessary.

Part of being prepped for a disaster is a communication plan, too. A disaster can disrupt phone lines. So, a meeting place is a wise idea in case you're separated. You should also have an emergency contact out of state who you can call, as sometimes cell service in your area will be down, but a landline can get out of state.

A survey by the U.S. Census Bureau's American Housing Survey found that 74% of people didn't have a communication plan in case of a disaster. Also, 64% didn't have an emergency meeting location selected.

If you evacuate, your home insurance doesn't typically pay the costs of leaving your home. However, if your home is uninhabitable due to a covered loss, such as damage from a wildfire or tornado, you likely have [additional living expenses](#) coverage to help you out with expenses, such as hotel and food.

Disaster preparations are essential with natural disasters on the rise. A go-bag will help you survive at the onset of a catastrophic event, but general preparations at home are also vital. Review your insurance policies to make sure you're properly covered, create a [home inventory list](#) and video, gather your important documents (a portable safe is handy for this) and prep the family on evacuation routes and plans.

Doing this work now and creating a go-bag may save your family later.

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