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The Simonson Group

Plan • Focus • Achieve

How Can You Prepare Financially for Stormy Weather?

Weather in Minnesota, like the financial markets, is unpredictable. Floods, tornadoes, torrential rain, lightning, and hail are common events that spike during the spring and may result in widespread damage. Severe weather often strikes with little warning, so take measures now to protect yourself and your property.

Review your insurance coverage. Make sure your homeowners and auto insurance coverage is sufficient. While standard homeowners' insurance covers losses from fire, lightning, and hail, you may need to buy separate coverage for hurricanes, floods, earthquakes, and other disasters.

Create a financial emergency kit. Collect financial records and documents that may help you recover more quickly after a disaster, like a list of key contacts and copies of important documents, including identification cards, birth and marriage certificates, insurance policies, home inventories, wills, trusts, and deeds. Store in a secure fireproof and waterproof container that is accessible and easy to carry.

Protect your assets. Take some commonsense precautions to safeguard your home, vehicles, and other possessions against damage. For example, to prepare for a possible power outage, install an emergency generator and a sump pump with a battery backup if you have a basement or garage that is prone to flooding. Check your home's exterior, too, to make sure that your roof and siding are in good condition, and invest in storm windows, doors, and shutters.

Create your Financial Plan Today with *The Simonson Group of Focus Financial*. We help you plan and prepare for the unexpected events in life!

Contact us today: 651-462-7636



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