

Disaster Planning Worksheet

Take a moment to create a list of 10 hazards faced by your family.

What is a hazard? A hazard is anything that either causes or increases the likelihood for a loss. For example, having a teenager drive a high performance sports car is an example of a hazard. When identifying hazards, consider the following:

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- Your family profile
- Number and type of cars driven
- Watercraft owned
- Location of homes
- Areas of the world traveled
- Lifestyle of the family
- Social media usage

Hazards faced by the Family and Family Members:

1
2
3
4
5
6
7
8
9
10

Assets at Risk:

Next, identify the assets at risk. When evaluating assets at risk, consider what would be gone or altered in the event of a disaster. Consider the following questions: Would my personal or business reputation be in jeopardy in the event of a car accident that resulted in a fatality?? How much of our wealth is on the line in the event of a catastrophic car accident? What would it cost to rebuild our home after a flood or hurricane?

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For example: If you listed car accident as a hazard, what assets are at risk for your family?

- 1.) Family Members and Passengers in the Vehicle
- 2.) Car – physical damage
- 3.) Money \$
- 4.) Reputation

For each hazard identified create a lists of assets that would be at risk for both the family and the family office.

	<i>Hazard for Family</i>	<i>Assets at Risk</i>
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

Impact:

Next, what impact would a hazard have on the family? Impacts of hazards can be both monetary and emotional. Some are more obvious than others. For example, if your home was recently flooded the impact could be:

- Damage to the home? (\$500,000)
- Disruption of the family? – Where will you live during repairs, restoration and clean-up?
- Personal items destroyed – family heirlooms, precious possessions?
- Family Stress – emotional impact on children?
- Work Stress?

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Then take a moment and for each hazard identified and assets at risk outlined, create a list of impacts to the family.

Impact to Family:

	<i>Hazard</i>	<i>Assets at Risk</i>	<i>Impact to Family</i>
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

