

RV's as Insurance Policies

I look at my RV as an investment in my family's safety and wellbeing in the event of an emergency. Wintertime is now in effect and we never know when we might lose electrical power or have a need for emergency shelter. Having and preparing an RV for emergency times only makes good sense.

Your RV is very capable of providing you with an emergency shelter in the event that disastrous times should arrive. It can be a ready reserve for instant utilities should they be lost in your home, a source of food and immediate clothing, a depository for your important papers, emergency supply of your badly needed medications, pet supplies and essential tools.

For us prepper's who plan to emergency times your RV will be an essential part of your evacuation plans. My 26 foot RV can provide my family with a measure of comfortable within our temporary or even long-term shelter with all the comforts of home.

This security does not come without a price. You will need to prepare your RV properly in order to have it ready for emergencies. It is essential that it be not only prepared to house your family but properly stocked and maintained. Nothing is worse than last minute running around the home looking for essentials and in the majority of times many are overlooked after departure. In emergency situations time is critical. We simply can not afford to waste the extra moments.

There are specific rules that must be followed in order to provide the best possible return on your investment. We have all heard the saying that cleanliness is next to godliness well that applies to your RV also. Be sure to clean the inside of the RV after each use. Make certain you empty the garbage on a prescribed basis. Garbage which accumulates tends to breed pests.

When you awaken in the morning be sure to make up your beds especially if you have a separate bedroom. The primary reason for all this cleaning routines is that in the event of an emergency you will need to utilize the RV immediately and there will be no time for your cleaning tasks.

As for the RV itself make sure you always keep the gas tank full. Ensure that your tires are properly inflated. Make certain all your vehicle fluids are full and properly maintained. This would include your oil, power steering fluid, transmission fluid, antifreeze level and windshield washer solution.

Always keep your gray and black water tanks empty and cleaned out. Fill your fresh water tank with clean water and add a tablespoon of unscented chlorine bleach to keep it fresh while storing it. Don't forget to fill the propane tank. Take your RV in regularly for servicing and be sure to include the batteries as well. I like the thought of a small solar charger to maintain the charge. If your RV uses a separate fuel tank be sure to fill it as

well. My RV uses the vehicle fuel tank to run the generator. In the event that you lose power to your home you may also consider the use of solar panels and an inverter.

I keep a battery power/wind up radio in the RV along with several hand-held, two-way radios. These are essential in order for the family to communicate between themselves. I keep several chargers for my cell phone and other 12 volt products. We have a mobile internet unit which we keep in the RV and it will allow us to get onto the world wide net with our notebook computers.

As for important paperwork we generally use flash drives to store copies of all important paperwork including income tax records. I recommend that you also keep hard copies of such documents as birth and marriage certificates and your vehicle registration paperwork and insurance policies. Keep a list of your financial organizations and contact data for banks and credit card numbers. You should also maintain a small notebook with all your account numbers and contact info for your home. Include telephone company, electric and gas, and any other utilities you may have. These important papers should be held safely in a small, fireproof safe.

We can not forget the issue of pets and preparing sufficiently for any type of emergency. Keep extra food in the RV along with leashes and bedding. If your pet is a cat keep a spare litter box aboard the RV. You may wish to keep some of your pet's favorite toys and treats in the RV to make emergency conditions more enjoyable for your pet. If your pet requires medications make certain to keep a supply on hand.

Let's now move on to stocking your RV for potential emergencies. Keeping your RV well stocked will ensure that it is ready for any sort of emergency as well as reducing the stress during that emergency. A well stocked RV is ready for any emergency tossed its way. When stocking your RV remember to include the following:

- First aid kit. Ensure that it contains any prescription drugs needed by family members as well as an assortment of over the counter medications.
- Basic kitchen equipment such as fry pan, a stove top coffee pot (we keep a Melita in ours), dishes, silverware, knives and above all do not forget to place a can opener in the RV.
- Paper plates and bowls. We keep an assortment of paper plates, bowls, towels and napkins just in case.
- Simple foods which require little preparation on your part. It will not do any good to have a supply of flour, sugar, and other staples if you don't have the time, facility, or mental energy to cook them. Maintain a selection of ready to eat foods on hand. Cooked and ready to eat meats that come in cans or pouches, Peanut butter, Crackers, dried fruits, Nuts, Canned milk, Soups and other heat and serve entrees in either cans or pouches. We always maintain a good supply of dehydrated foods in our RV (milk, vegetables and fruits).

- Blankets or sleeping bags. It may be warm in your part of the country, but you may evacuate to colder areas. When stocking your RV for emergencies, don't skip these.
- Basic cleaning supplies such as dish soap, all-purpose cleaner, laundry detergent, broom, garbage bags, bucket, and cleaning rags. Besides using them to clean the RV while you are living in it you may desperately need them when you return home.
- Basic tools – A set of basic tools are a must such as plain and Phillips screwdrivers, hammer, pliers, adjustable wrench, locking jaw pliers, saw, etc. When you stock your RV for emergencies, include these, even if you don't know how to use them. If you have the tools, someone else may be able to use them to help you.
- Toiletries, grooming, and personal supplies, wash cloths, towels, and extra toilet paper.
- Five complete changes of clothing for each family member. These should be clean, comfortable, and respectable. Do not pack worn out clothes or those that don't fit well. You may be wearing them day and night in your motorhome. You may also be wearing them for job interviews (or, for children, to school). Be sure to have boots, a warm jacket, a warm cap, and gloves or mittens for each person. Again, you are stocking for an emergency, so take warm clothes, even if you normally don't need them.
- If you have babies or young children, keep a supply of their essentials in the RV. Diapers, bottles, formula, and stuffed animals or comfort toys.

Having a well-stocked RV is a convenience anytime. As you are RVing for fun and pleasure, you will use many of these things. Hopefully, that is the only time you will need them. Remember to replace them in case you do need to use your RV as an emergency vehicle and shelter. Taking the time to stock your RV for emergencies today can be a life saver tomorrow.