

[Fire victim shares lessons learned as we head into the heart of wildfire season](#)

CBS8

Cedar Fire victim has a list of simple things you can do now to help make sure you're prepared to quickly evacuate and rebuild if your home is damaged.

Firefighters across the county are bracing for the potential of a brutal fire season, but are you also getting prepared? What would you grab if you only had a few minutes to pack up and leave?

"That is not a sunrise," said Karen Reimus pointing to a picture of an orange glow coming over the hillside of her Scripps Ranch neighborhood. "That is the Cedar fire coming over the hill at about 60 miles per hour toward our homes. It was very fast." This year marks the 20th anniversary of the Cedar Fire, but for many of those affected by the flames, memories of the fear and frustration remain.

When Karen was finally allowed back into her neighborhood a few days later, she returned to a charred shell. "Ashes and debris," she said. "The air was just super thick - even 2 days later." She lost nearly all of her possessions, but what she's gained from that devastating event is knowledge, that she gladly shares to make sure you are more prepared for a fire than she was.

Karen says that order to evacuate is stressful. Your mind starts racing. You may think you know what to grab, but there are important things you'll forget. So tip number one is to make a list now while you can calmly think about it. Actually, make three lists. "What would you take if you've got 10 minutes, 30 minutes, and one hour and beyond," she said.

That 10-minute list should include things like medication, hard-to-replace items like keys to cars or a safe deposit box, important documents, and sentimental items. "Number 1 by unanimous consent of our entire family is the urn containing our beloved dog's ashes," Karen shared. "Everybody was just like

that's number one on the list and it's a sentimental item." If you have a pet, add a carrier, leash, and bowls to your list.

Got 30 minutes? Grab cell phone chargers, clothes for a couple of days, expensive jewelry, or other valuables. Karen recommends keeping that list in your cell phone so you can quickly find it, and distribute it to family members. "You always think you're going to be the person home when this happens. You might not be. It might be an adult child, it might be a spouse. It might be somebody else."

Karen also strongly recommends videotaping the contents of your home. Open drawers and shelves, clothes closets, shoe racks, you'll have to inventory all this stuff if you have a total loss. A video will make that a lot easier. And don't forget about patio furniture, playground equipment, and all those little extras that make your house a home. "Take a video of the house, the structure, your landscaping. There are other portions of your insurance claim depending on the extent of the loss."

Now is also a good time to take a close look at your insurance coverage. With inflation, will your policy still cover all of your losses? Karen bought her house in June and it burned down four months later, yet somehow she was extremely underinsured. "Nobody should have been better insured than us and we were underinsured by \$100,000," she said.

Karen's final tips: Sign up on the county's website for the "Alert San Diego" program, which calls and emails residents if they're being impacted by an emergency or disaster. And visit the non-profit site, United Policyholders, for helpful documents.

All of that rain we received this winter definitely has Karen concerned that this could be another devastating fire season, so she hopes you'll start spending a few hours a week now preparing for the worst. It could save you years of frustration later. "Just any steps you can take right now to ease that burden should it happen - which we all hope and pray it does not - really can come back and assist you."