

### PERSONAL CONTINGENCY PLANNING

Contingency planning is essential prior to predicted periods of uncertainty. The following advice is prepared based upon a worst case scenario where movement becomes dangerous due to increasing insecurity, communications become difficult or impossible, normal trading has ceased and the civil authority is under significant pressure in dealing with lawless situations.

<b>PERSONAL PREPARATION</b>	
<b>Cash</b>	Keep a reserve of cash in a safe place. Cash is your friend in a chaotic situation.
<b>Phone Credit</b>	Buy and keep a reserve of phone credit scratch cards to ensure you always have credit.
<b>Food/Water Stocks</b>	Ensure you have stores of enough dry food and drinking water to last 7 days.
<b>First Aid Kit</b>	Ensure you have a well-stocked first aid kit; dressings, bandages, antiseptics.
<b>Prescription Medication</b>	If you need prescription medication, keep a stock.
<b>Hospitals</b>	Ensure you are aware of your closest hospital delivering emergency room services.
<b>Emergency Transport</b>	Ensure you know where to access a vehicle for transport in the event of an emergency.
<b>Light</b>	Replace torch batteries. Keep spare batteries. Use candles for indoors.
<b>Water Supply</b>	Ensure water tanks at home are filled.
<b>Vehicles</b>	Ensure your car has a full tank of fuel. Keep some food and water in the car.
<b>Generators</b>	Ensure domestic generators are fully serviced and fueled.
<b>Packed Fuel</b>	If possible keep a reserve jerry can of each type of fuel you require.
<b>Grab Bag</b>	Should the situation escalate pack a bag with essential items and keep it handy.
<b>Personal Documents</b>	Centralise your important personal documents (eg passport, certificates, property deeds) in order that you can access them in a hurry.

For further advice please contact the WS Insight Advisory team.