

Caawinta Shaqsiga ah ee FEMA

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Kaalmada musiibada FEMA waxaa loogu talagalay in lagu haqabtiro baahiyaha aasaasiga ah ee qoyskaaga ee aan caymiska lahayn ama aan caymisku ku jirin kharashyada lagama maarmaanka ah iyo baahiyaha daran.

Kaalmada Guriyeynta

Lacag kaa caawinaysa kharashaadka waxyeelada u gaystay gurigaaga, oo ay ku jiraan:

- **Kaalmada Kirada:** Lacagta aad ku kiraysan karto guri haddii aad uga soo barakacday gurigaaga masiibada darteed.
- **Soo celinta Kharashka Hoyga:** Lacag lagugu soo celiyo kharashaadka hoyga degdega ah, sida hudheelka ama hudheelka, haddii aad uga soo barakacday gurigaaga masiibada darteed. Lacagtan waxa kaliya oo la heli karaa haddii aadan lacag ku helin Barakacida iyadoo la raacayo Kaalmada Baahiyaha Kale.
- **Dayactirka ama Beddelka Guriga:** Lacag kugu caawinaysa dayactirka ama bedelida gurigaaga ay waxyeelada ka soo gaartay masiibada. Tusaale ahaan, tan waxaa ku jiri kara wax ka qabashada caaryada ay sababto masiibada, ama lacag loogu talagalay tallaabooyinka yaraynta khatarta, kuwaas oo tusaale ahaan ah ficillada aad qaadi karto markaad hagaajinayso kuwaas oo kaa caawin doona yaraynta xadiga dhaawaca gurigaaga ee masiibooyinka mustaqbalka. Lacagtu waxa kale oo ay kaa caawin kartaa burbur hore u jiray oo soo gaadhay qaybo ka mid ah gurigaaga oo ay masiibadu ka geysatay khasaare kale.
- **Baahiyaha Helitaanka:** Lacag lagu caawiyo badbaadayaasha iinta leh ee leh dayactir gaar ah si loo hubiyo in gurigoodu la heli karo, sida bannaanka bannaanka, baararka qabsashada, iyo waddo laami ah oo loo galo albaabka guriga. Dayactirka waxaa la samayn karaa marka alaabtani ay waxyeelo soo gaarto. Horumarin ayaa la samayn karaa marka sifooyinkaas aanay joogin musiibada ka hor oo loo baahan yahay naafo hore u jirtay ama itaaldarrida ay sababtay masiibada.



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- **Jidadka sida gaarka ah loo leeyahay, Buundooyinka, Doomaha:** Lacag loogu talagalay badbaadayaasha kuwaas oo gelitaanka gurigooda kaliya ay waxyeello ka soo gaartay masiibada.

Caawinta Baahiyaha Kale

Lacag kaa caawinaysa kharashyada lagama maarmaanka ah iyo baahiyaha daran ee ay sababto masiibada, sida:

- **Baahiyaha Khatarta ah:** Lacag kaa caawinaysa inaad ku bixiso baahiyaha degdega ah sida biyaha, cuntada, gargaarka degdega ah, warqadaha daawoyinka, caanaha dhalaanka, sahayda naasnuujinta, xafaayadda, alaabta nadaafadda shakhsi ahaaneed iyo shidaalka gaadiidka.
- **Barokaca:** Lacag lagu caawinayo baahiyaha guriyeynta degdega ah haddii aadan ku noqon karin gurigaaga masiibada darteed. Lacagta waxaa loo isticmaali karaa in lagu hoydo hoteel, qoyska iyo asxaabta ama xulashooyin kale inta aad raadineyso guri kiro ah.
- **Hanti Shakhsiyeed:** Lacag kaa caawinaysa hagaajinta ama bedelida qalabka guriga, alaabta qolka, iyo kombuyuutar shaqsi ama qoys oo ay waxyeeladu soo gaadhay. Tan waxa kale oo ku jiri kara lacagta buugaagta, lebiska, qalabka, kombayutarada dheeraadka ah iyo alaabta kale ee looga baahan yahay dugsiga ama shaqada, oo ay ku jiraan iskaa u shaqeysiga.
- **Caafimaadka/Ilkaha:** Lacag kaa caawinaysa in aad iska bixiso kharashaadka sababtoo ah masiibada ayaa sababtay dhaawac ama jirro. Lacagtan waxa kale oo loo isticmaali karaa in lagu beddelo qalabka caafimaadka/ilkaha, qalabka naas-nuujinta, ama dawooyinka la qoray ee waxyeelloobay ama lumay musiiibada awgeed.
- **Aaska:** Lacag kaa caawinaysa in aad bixiso kharashyada aaska ama dib u aaska ee ay sababto masiibada.
- **Xannaanada Ilmaha:** Lacag kaa caawinaysa inaad ku bixiso kharashyada daryeelka ilmaha ee kordhay ama ay sababto masiibada.
- **Kaalmada Alaabta Kala Duwan:** Lacag kaa caawinaysa inaad ku bixiso shay gaar ah, (sida koronto-dhaliye, qoyaan-saare, chainsaw, iwm.) oo aad soo iibsatay ama kiraysatay musiiibada ka dib si ay kaaga caawiso soo kabashada. Alaabta kala duwan ayaa laga yaabaa in loo isticmaalo gelitaanka gurigaaga ama dadaallada nadaafadda ee ay masiibada sababtay.
- **Gaadiid:** Lacag kaa caawinaysa hagaajinta ama bedelida gaadhiga ay masiibadu waxyeelaysay marka aanad haysan gaadhi kale oo aad isticmaali



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karto.

- **Dhaqdhaqaaqa iyo Kharashaadka Kaydinta:** Lacag kaa caawinaysa inaad u guurto oo aad ku kaydiso hantida gaarka ah gurigaaga si aad uga hortagto burbur dheeraad ah, badanaa markaad hagaajinayso gurigaaga ama aad u guurayso meel cusub masiibada awgeed.

Codso FEMA

Si aad u codsato gargaarka masiibada FEMA, waxaad ka geli kartaa onlaynka ah DisasterAssistance.gov, kala soo bixi [FEMA Appka](#) mobaylada, ama wac 800-621-3362 bilaash ah. Haddii aad isticmaasho adeegga gudbinta, sida gudbinta fiidiyowga (VRS), telefoon qoraal ah ama adeeg kale, sii FEMA lambarka adeeggaas.

Xitaa macluumaad dheeraad ah oo ku saabsan hawlgalka soo kabashada masiibada ee Minnesota, booqo www.fema.gov/disaster/4797.

