

HURRICANE PREPAREDNESS

Careful planning and preparation might save your life when a hurricane comes howling ashore, and it surely will help keep your misery index to a minimum in the aftermath.

Don't fall into the trap of thinking it won't happen here, that somehow that whirling wall of wind and rain will steer clear at the last moment. People in South Florida thought the same thing before Hurricane Andrew. You may be one who's not affected. But the consequences of not preparing for it can be catastrophic.

Being ready is the key to getting yourself and your family through the storm with as little pain and discomfort as possible. Here are some tips and things to consider:

Insurance

No one wants to think about what might happen if a hurricane destroys their home, but doing a little research now might save a lot of heartache and money later on. Take time to review your insurance policies now.

Review your insurance coverage to make sure it is adequate. Hurricane damage is covered under standard homeowners policy, but it is very important to insure your home and belongings to their full replacement cost. Have you remodeled or built a room addition or pool, or otherwise added value to your home that is not reflected on your policy? If so, review the adequacy of your coverage.

If you rent a condo, apartment, or house, talk to your agent about purchasing a renters insurance policy if you don't already have one.

Do you have flood insurance? Homeowner policies will cover damage from wind and rain, but **will not** cover damage from rising water. To be protected, you must have a policy with the National Flood Insurance Program. Flood coverage for the structure and contents of a home are sold separately. Buildings are covered for replacement cost but contents coverage is available on an actual cash value (depreciated) basis only. There is a 30 day waiting period for flood coverage to become effective, so don't wait until a storm is approaching. Call now!

Always know the name of your insurance company and the policy number. Keep documents in a safe place - perhaps a fire-proof safe box or safe deposit box at the bank. Take pictures and make an inventory of your personal possessions. Store the information off the premises, i.e., at the office, in a safe deposit box. If your property is damaged, this list will help facilitate the claim filing process.

When a storm strikes, will you know what to do?

While no one can gauge the severity of a storm before it strikes, there are steps you can take to reduce its impact. Begin assembling a hurricane kit at the beginning of the season. The most important thing will be food and water.

You'll need about a gallon of water per day for each family member, for drinking and brushing teeth. Plan for at least three days. It's a good idea to sterilize the bathtub and fill it with water just before the storm.

Remember, there may be no electricity or clean water for days. And downed trees may keep you from traveling far. Buy plenty of non-perishable foods, because there may not be any refrigeration. A sample grocery list is provided at the end of this document. If you have food in your refrigerator and freezer, turn the temperature up as high as possible, and when the power goes out, open the doors as seldom as possible.

You'll need a way to cook, so a portable, non-electric stove or grill is a good idea. Or, a supply of Sterno is helpful if you have a fondue pot or chafing dish to use. Generally, though, buy food that doesn't need cooking.

Finally, as the storm approaches, gas up the car and get plenty of cash. Banks may be closed, automatic teller machines may not be working and credit cards may be useless. You might have to pay someone exorbitant prices to cut the tree down from your roof or patch it up to keep the rain out. A bag of ice could bring premium prices, maybe \$10.

It could be days before there are working telephones, so out-of-town relatives might not know your status. When you do finally get a line, call one relative and let that person call the others. This will avoid tying up telephone lines and keep others around the country from wondering whether their loved ones survived. Think also about entertainment. Stow a few games in the hurricane kit to fight boredom.

One last hint before the storm comes: Shop early. Grocery stores will be packed with frenzied customers and shelves will be emptied quickly.

As the Storm Season Approaches

- ◆ Keep your property in good repair.
- ◆ Periodically inspect roofs to uncover and repair any design and installation defects, check for loose singles and repair substandard conditions that may have developed despite routine maintenance. Make sure there are no leaks in the roof.
- ◆ Wind turbines that dot most roofs are very vulnerable to being blown off during high winds and will leave a gaping hole for rain to come in. Consider buying caps that can be installed when a hurricane threatens or having the turbines replaced with a different style of vent that has a lower profile.
- ◆ Inspect the roof perimeter flashing to make sure it is adequately fastened and secure any loose edges.
- ◆ Periodically inspect skylights and repair as needed. Pay special attention to the number and type of fasteners used.
- ◆ Reinforce garage doors.

- ◆ Storm panels or shutters are not a bad idea. That isn't something you can do at the last minute. Taping windows doesn't protect glass, but might prevent deadly shards of broken glass from flying through the house. The minimum thickness for plywood to cover doors and windows should be five-eighths inch. But thicker is better.
- ◆ Determine the property that would need to be secured and have the necessary equipment available to do so.

During a Storm Watch

- ◆ Stay tuned to your local radio or TV station.
- ◆ Make sure radios, flashlights and other equipment have fresh batteries.
- ◆ Keep extra sets of fresh batteries.
- ◆ Store extra drinking water and food supplies.
- ◆ Turn refrigerator and freezer to coldest settings.
- ◆ Make trees more wind resistant by removing diseased and damaged limbs.
- ◆ Back up computer files.
- ◆ Store valuable documents adequately to protect them from water damage.
- ◆ Check back-up power supplies (if applicable).
- ◆ Fill vehicle fuel tanks.
- ◆ Review your evacuation plan.

During a Storm Warning

It's never too early to begin preparations. Make individual disaster plans, steps that you would follow in the event of an impending storm.

- ◆ First on the list should be determining if you live in an evacuation zone.
- ◆ Plan a safe rendezvous point for you and your family in the event that you are somehow separated.
- ◆ Stay tuned to your local radio or TV station.
- ◆ Securing homes and yards against the impending storm is crucial as well. The leading causes of damage to contents are damage to the building envelope and wind-driven rain. Wind entering a house through a broken window or garage door will weaken the integrity of the structure. When a window blows and wind enters the house, it has no place to go but up. The goal is to keep the wind out.
- ◆ Close all interior doors.
- ◆ Cover or disconnect all ventilation systems on the roof to prevent moisture or water from coming in.
- ◆ Board up windows, protect them with storm shutters or place tape from one corner diagonally to another.
- ◆ Check all smoke detectors and familiarize your family with the sound of the alarm. Plan at least two escape routes from your home.
- ◆ Locate switches to turn off gas, electricity and water at the mains.
- ◆ Move vulnerable property away from doors, windows and skylights. Cover and secure with tarps or plastic.
- ◆ Move computer equipment off of the floor.

- ◆ Back up all computer files and store them in a water-tight container.
- ◆ Secure valuable documents in water tight containers.
- ◆ Move cars inside a garage or carport. Keep your car keys and house keys with you.
- ◆ Move lawn furniture and yard equipment such as lawnmowers inside. Otherwise they could become damaged or act as dangerous projectiles causing serious injury or damage.

Stay Put or Evacuate?

If you don't live in a storm-surge zone and have a secure house, stay put. If you're going to evacuate, evacuate early. Who should evacuate? And when? The answer depends on a variety of factors, including where you live, what type of home you have, whether you can miss several days of work, and how strong the storm is. But there are some general rules to remember.

The first is: You should evacuate to avoid high water, not wind. Ninety percent of the people who lose their life in a hurricane lose it because of storm surge. That is the killer. Staying tuned to the radio or television for an evacuation order is crucial. Be familiar with the hurricane evacuation map for your area.

- ◆ Take a hurricane survival kit with you.
- ◆ Let friends and relatives know where you are going.
- ◆ Make sure your neighbors have a safe ride.
- ◆ Lock windows and doors.
- ◆ Turn off electricity at the main breaker.
- ◆ Store valuables/irreplaceable treasures in your empty appliances - washer, dryer, dishwasher, oven, microwave.
- ◆ Pack some dry clothes in plastic bags.
- ◆ Put plastic bags over TVs, lamps, computers, etc.

If you are evacuating, you may have to stay in a shelter for a while. The Red Cross does not allow alcoholic beverages, weapons or pets in shelters. Here are suggested items to bring to the shelter:

- ◆ Extra clothing, shoes, eye glasses, etc.
- ◆ Important papers, including your driver's license, special medical information, insurance policies and property inventories.
- ◆ Lightweight folding chairs and cots.
- ◆ Personal hygiene items (toothbrush, toothpaste, deodorant, contact solution, etc.)
- ◆ Pillows, blankets, sleeping bags and air mattresses.
- ◆ Quiet games, books, playing cards, and favorite toys for children.

Older and/or Disabled Citizens

Those who live alone or are without the support of family and friends must take special precautions in the event of an emergency situation. People who are frail or disabled (either mentally or physically) may need special assistance from family members, friends or social service agencies.

Older adults who are also caregivers may require outside assistance. Excessive stress and anxiety can contribute to increased episodes of illness, particularly for persons with heart disease and other illnesses. If an older adult lives in a nursing home, the administrators should be contacted to learn about the evacuation plan for that facility.

Home health care and homebound patients:

- ◆ Notify your health agency where you will be during a hurricane and when care can be re-established.
- ◆ If you are homebound and under the care of a physician, but not a home health agency, contact your physician.
- ◆ If you require respirators or other electric-dependent medical equipment, you should make prior medical arrangements with your physician.
- ◆ If you require oxygen, check with your supplier about emergency plans.
- ◆ If you evacuate, remember to take medications, written instructions regarding your care, special equipment and bedding with you.
- ◆ If you will need assistance in an evacuation, please register **NOW** with your County Emergency Management Agency.

Pets

Pet owners are responsible for hurricane planning for their pet. If you plan to evacuate, plan for your pet as well. The Red Cross shelters cannot accept pets, so if you plan to go to public shelter, make other provisions for your pet. Take a pet survival kit if you go to friends, relatives or a hotel. Some pet survival tips:

- ◆ Keep medication and medical records stored in a waterproof container and be sure to have a first aid kit on hand.
- ◆ Be sure to have a leash and collar for your pets, as well as some sort of identification tag.
- ◆ Have an airline carrier or kennel on hand that is large enough for your pet to turn around and lie down in.
- ◆ Keep a current photo of your pet, and put its name, address and phone number on the back.
- ◆ Be sure to have on hand an adequate supply of water and food as well as bowls, cat litter and pan, and a can opener.

During the Storm

First and foremost, find the safest room in the house to hunker down if things get really rough. Generally, an interior closet would be the best place. A bathroom might also work. The key is to find a place with limited or no window area, no skylights, and no exterior doors. The nearer to the center of the house the better. Find some way to reinforce the door to keep the wind out. And take food, drinks, a flashlight and any medicine you need with you into the room. The storm could last up to 12 hours. Keep a radio handy so you'll know what's going on outside. You might also consider some games or books.

When things finally grow quiet outside, be careful. The eye of the hurricane is probably passing over. If you venture outside, you could be in trouble. The “eye wall” surrounding the calm eye typically has the strongest wind and may soon hit.

Avoid using candles as a source of light. Between 1984 and 1998, candle-related deaths from home fires following hurricanes were three times greater than the number of deaths related to the direct impact of the hurricane.

After the Storm

No loss is easy to endure, but there are steps you can take to speed the process of putting your life back in order. Obviously, you'll want to ensure that family members are OK. Be patient. Access to affected areas may be controlled. You may not be able to return to your home until search and rescue operation are complete and safety hazards, such as downed trees and power lines, are cleared. It may take a few days for emergency crews to reach your neighborhood. It may take a couple of weeks before utilities are fully restored. If power has been lost, turn off or unplug all appliances to reduce the power “surge” when electricity is restored.

Have valid ID. Security operations may include checkpoints. Valid identification with your current local address will be required.

Who Do I Call?

Depending on the nature of the injury or damage:

- ◆ Call the authorities needed to assist you in an emergency: the police, the fire department or hazardous materials team.
- ◆ If you live in a condominium or townhome association, call the property manager.
- ◆ Report utility damage.
- ◆ Then, call your insurance agent or broker, the person most familiar with you and your insurance coverage.

For Your Safety

Amazingly, a large number of people lose their lives after the event:

- ◆ Avoid driving. Roads will have debris which will puncture your tires. Don't sight-see, especially at night. You may be mistaken for a looter and shot.
- ◆ Avoid downed or dangling utility wires. Metal fences may have been "energized" by fallen wire. Be especially careful when cutting or clearing fallen trees. They may have power lines tangled in them.
- ◆ Avoid high water. You can be swept away from fast-flowing streams, either in your car or on foot. High water also may harbor snakes or other wild animals.
- ◆ Avoid using electrical appliances, including stereos and television sets, that have been exposed to water unless they've been checked by a technician.
- ◆ Beware of snakes, insects or animals driven to higher ground by floods.
- ◆ Enter your home with caution. Open windows and doors to ventilate and dry your home.
- ◆ If there has been flooding, have an electrician inspect your home or office before turning on the breaker.

- ◆ Check utility lines and appliances for damage. If you smell gas, open the windows and turn off the main valve, get out and call for help. **Do not** turn on lights or appliances or use your own phone until the gas has dissipated. If electric wires are shorting out or if you smell burning insulation, turn off the power at the main fuse box or circuit breaker.
- ◆ Be careful with fire. Do not strike a match until you are sure there are no breaks in gas lines. Avoid candles. Use battery-operated flashlights and lanterns instead.
- ◆ Keep grills for cooking outdoors in a well-ventilated area away from the building.
- ◆ Assess and photograph damage to your home and its contents.
- ◆ Use your telephone only for emergencies to keep lines open for emergency communications.
- ◆ Do not consume food that has come in contact with flood waters.

For Your Pets Safety

Be careful in allowing your pet outdoors. Familiar scents and landmarks may be altered and your pet could be easily confused and become lost. Downed power lines, along with animals and insects brought in by high water could present real dangers to your pet. Take care not to allow your pet to eat any food or drink water which may have become contaminated.

Water Precautions

Whenever widespread flooding occurs, there is potential for bacterial contamination. Bacteria such as shigella and salmonella can lead to life-threatening dehydration for people and their pets if untreated by antibiotics. Disinfect any tap water you drink or use for cooking or cleaning. You must purify tap water until officials notify you of its safety. Bring water to a rolling boil or use water purification tablets. Properly stored water should be good for 2-3 weeks. Other precautions to remember: use disinfected water for brushing teeth, cleaning contact lenses and washing hands. This is important in preventing the spread of disease.

Generators

Fueled by gas, generators can run appliances and fans. If you have lost power, don't connect a generator to building wiring. This could injure or kill neighbors or electrical crews. Plug appliances, etc. directly into the generator and place it in a well-ventilated area. Don't forget to check the oil every time you add gas.

Conserve fuel by alternating appliances. For example, refrigerators can be kept cool by supplying only eight hours of power a day.

Clean-up Precautions

- ◆ Call professionals to remove large, uprooted trees.
- ◆ Always use safety equipment such as heavy gloves, safety goggles, heavy boots, long-sleeved shirts and pants.
- ◆ Tie back long hair and wear a hat and sunscreen.
- ◆ Drink plenty of fluids and rest and ask for help when you need it.
- ◆ Lift with the legs, not with the back.
- ◆ Don't burn trash.
- ◆ If you can't identify something, don't touch it.
- ◆ Be especially wary of downed power lines.
- ◆ Be especially careful with a chain saw.

Repairs

- ◆ Make temporary repairs to correct safety hazards and minimize further damage. Cover holes in the roof, walls, doors and windows with plastic or boards. Be careful not to risk your own safety in making the repairs.
- ◆ Hire only licensed contractors to do other repairs. If you do hire a contractor, do not pull the permits for them. If they ask you to do so, this may be an indication that they are not properly licensed.
- ◆ Beware of building contractors that encourage you to spend a lot of money on temporary repairs. Remember that payments for temporary repairs are part of the total settlement. If you pay a contractor a large sum for a temporary repair job, you may not have enough money for permanent repairs.
- ◆ Don't make extensive permanent repairs until after the claims adjuster has been to your home and assessed the damage.
- ◆ Notify your insurance agent or company representative as soon as possible. If you have vacated the premises, make sure your representative knows where to contact you.

Preparing for the Adjuster's Visit

The claims process may begin in one of two ways.

1. An adjuster may visit your home first, before you're asked to fill out any forms. An adjuster is a person professionally trained to assess the damage. Usually, the more information you have about your damaged home and belongings the faster your claim can be settled.
2. Your insurance company may send you a claim form, known as a "proof of loss form," to complete.

Major disasters make enormous demands on insurance company personnel. Your adjuster generally will come prepared to do a thorough and complete study of the damage to your home. However, the large number of claims may place time restrictions on adjusters.

If your adjuster doesn't make a complete evaluation of the loss on the first visit, set up an appointment for a second visit. Be sure to keep copies of lists and other documents you submit to your insurance company. Also keep copies of whatever paperwork your insurance company gives you.

Save Receipts for Additional Living Expenses

If your home is not habitable due to the storm, most homeowners policies cover additional living expenses such as food and housing costs, telephone or utility installation costs in a temporary residence, extra transportation costs to and from work or school, relocation and storage expenses and furniture rental for a temporary residence. Your insurance company will usually advance you money for these expenses. The payments will be part of the final claim settlement. Let your insurance company know where you can be reached so that the claims adjuster can get you a check.

Personal Belongings

Make lists of the damaged items. Include the brand names and model numbers of appliances and

electronic equipment. If possible, take photographs of the damage. Use your home inventory or put together a set of records - old receipts, bills and photographs - to help establish the price and age of everything that needs to be replaced or repaired.

If your property was destroyed or you no longer have any records, you will have to work from memory. Try to picture the contents of every room and then write a description of what was there. Try also to remember where and when you bought each piece and about how much you paid. Don't throw out damaged furniture and other expensive items because the adjuster will want to see them.

Structure of Your Home

Identify the structural damage to your home and other structures on your premises. Make a list of everything you would like to show the adjuster when he or she arrives. This should include cracks in the walls, damage to the floor or ceiling and missing roof tiles. If structural damage is likely even though you can't see any signs of it, discuss this with your adjuster. In some cases, the adjuster may recommend hiring a licensed engineer or architect to inspect the property.

Have the electrical system checked. Most insurance companies pay for such inspections. Get written bids from reliable, licensed contractors on the repair work. The bids should include details of the materials to be used and prices on a line-by-line basis.

Public Adjusters

Your insurance company provides an adjuster at no charge to you. You may also be contacted by adjusters who have no relationship with your insurance company and charge a fee for their services. These are known as public adjusters. You may use a public adjuster to help you in settling your claim.

Public adjusters charge as much as 15 percent of the total value of your settlement for his or her services. The fee isn't covered by your insurance policy. Sometimes after a disaster, the percentage that public adjusters may charge is set by the insurance department.

If you decide to use a public adjuster, first check his or her qualifications by calling your state insurance department. Ask your agent, lawyer or friends for the name of a professional adjuster they can recommend. Avoid individuals who go from door to door after a major disaster unless you are sure they are qualified.

The Contractor

The contractor is hired by you to evaluate what repairs need to be done and tell you how much they will charge you to perform those repairs. The owner of the property is responsible for paying the contractor.

Some construction firms require you to sign a form that allows your insurance company to pay the firm directly. Make certain that you're completely satisfied with the repair work and that the job has been completed before signing any forms. Remember, you won't receive a check for the repair job. The firm will bill your insurance company directly and attach the "direction to pay" form you signed.

HURRICANE KIT GROCERY LIST

- ◆ Apples, bananas, oranges and other fruit
- ◆ Applesauce and canned fruit
- ◆ Baby food, diapers, formula and sterile water
- ◆ Batteries for radio, flashlights, and camera (several sets)
- ◆ Beverages in cans or boxes
- ◆ Bottled water
- ◆ Bread, crackers, cookies, snacks
- ◆ Camera and film
- ◆ Can opener (non-electric)
- ◆ Candles and plenty of matches
- ◆ Canned meat and fish
- ◆ Charcoal (this will be in short supply before and after storm)
- ◆ Clean-up supplies (mop, buckets, towels, disinfectant)
- ◆ Coolers (two: one for food and the other to keep ice)
- ◆ Drinking water
- ◆ Dry cereal
- ◆ Emergency materials (plywood, plastic sheeting, nails, hammer, shovels, sandbags)
- ◆ Fire extinguisher
- ◆ First aid book and kit including bandages, antiseptic, tape, compresses, non-aspirin pain reliever and anti-diarrhea medication
- ◆ Flashlights and batteries for each member of the family
- ◆ Fruit drinks, milk products that don't require refrigeration
- ◆ Garbage cans (new, to be filled with water to use for flushing, bathing, washing clothes, etc.)
- ◆ Ice in freezer (this will be in short supply before and after storm)
- ◆ Infant necessities (medicine, sterile water, diapers, ready formula, bottles)
- ◆ Masking tape
- ◆ Medications (prescription and non-prescription, four week supply)
- ◆ Mosquito repellent
- ◆ Peanut butter and jelly
- ◆ Pet food
- ◆ Plastic eating utensils, paper plates and napkins
- ◆ Plastic trash bags
- ◆ Powdered drinks
- ◆ Radio (battery-operated)
- ◆ Raisins and other dried fruit
- ◆ Sterno fuel and cooking unit
- ◆ Sturdy shoes
- ◆ Toilet paper, paper towels and pre-moistened towelettes
- ◆ Water purification kit (tablets, chlorine, iodine)
- ◆ Zip-lock bags (to keep valuables safe from water)