

***Bono & Associates***  
*presents*  
***Hurricane***  
***Awareness Packet***  
*for*  
***Owners / Residents***

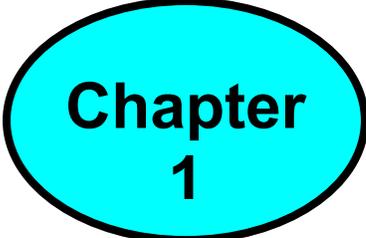
(This document was created by CondoShield and distributed by Brown Insurance Services)

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# Chapter 1

## FAMILY DISASTER PREPAREDNESS

This section provides guidelines for family disaster preparedness. Copy this section of the manual and distribute to residents and employees so they will be better prepared to respond to hurricane-related emergencies at home.

### **Family Disaster Plan**

Disasters can affect any part of the world at any time of the year, swiftly and without warning. Most people don't think of a disaster until it is too late, then they suddenly realize how unprepared they are for the massive changes it makes in their lives. During a disaster, local officials are often overwhelmed and emergency response personnel may not be able to reach everyone who needs help right away. Therefore, it is important to prepare ahead of time to reduce the fear, confusion and losses that come with disaster.

The four-step plan described below will help individuals or families prepare for any type of disaster.

### **Create a Family Disaster Supplies Kit**

One of the first steps towards preparedness is to create a family disaster supplies kit. This kit should contain all the essential items needed during the period immediately following a disaster, such as water, food, tools, medical supplies, clothing and bedding, and other special items like important documents. It often becomes necessary after a disaster to seek refuge in a public shelter. These shelters may not have some of the basic necessities. A disaster supplies kit can make a stay in a public shelter more comfortable.

### **Create a Family Disaster Plan**

Discuss the need to prepare for disasters. Include all family members. Explain the danger of hurricanes, tornadoes, fire and floods to children. Develop a plan to share responsibilities and work together as a team.

Discuss the types of disasters that are most likely to occur and how to respond.

Establish meeting places inside and outside the home, as well as outside the neighborhood. Make sure everyone knows when and how to contact each other if separated.

Decide on the best escape routes from the home. Identify two ways out of each room.

Plan how to take care of pets. Consider taking animals to another family residence or a veterinarian office located outside the disaster area. Remember most shelters do not accept animals.

Select a friend or relative to be an out-of-town family contact. Call this person after the disaster to let them know everyone is okay. Make sure everyone knows the contact's phone number.

Learn what to do if advised to evacuate (see sections on *Keys to Hurricane Safety and Evacuation* below).

### **Prepare a Checklist and Periodically Update it**

Post emergency telephone numbers by phones (fire, police, etc.).

Teach children how and when to call 911 or the local EMS number for help.

Show each family member how to turn off the water, gas and electricity at the main valves or switches. Check with the local utility company for instructions.

Teach each family member how to use a fire extinguisher and keep it in a central location. Check it each year.

Install smoke detectors on each level of the home, especially near bedrooms. Check monthly to ensure they are working properly.

Conduct a home hazard hunt.

Stock emergency supplies and assemble a disaster supplies kit.

Learn basic first aid. At the very least, each family member should know CPR, how to help someone who is choking and first aid for severe bleeding and shock. The Red Cross offers basic training of this nature.

Identify safe places in the home to go for each type of potential disaster.

Make sure to have adequate insurance coverage.

## **Prepare for Evacuation**

Advance planning will make evacuation procedures easier. First, have the family disaster supplies kit and plan ready. Additional steps to aid preparedness include:

Know the home's elevation above sea level. This information is available from local Emergency Management officials. The nearest weather station office can supply flood-stage data for area streams and bayous.

Learn potential maximum storm surge. Find out if the home is subject to storm surge (tidal) flooding. Information about the potential for inland flooding and storm surge is available through the nearest weather station office.

Plan to relocate during a hurricane emergency when living near a coastline. If living in a mobile home, always plan to relocate.

Review possible evacuation procedures with the family. Find out where children will be sent if they are in school when an evacuation is announced.

Plan now where to go if forced to evacuate. Consider the homes of relatives or friends who live nearby, but outside the area of potential disaster. Know the location of the nearest shelter. Emergency Management or Red Cross personnel can give the location of the shelter nearest the home and explain what to bring to the shelter. Plan for the family's safety. Know how to contact family members should the need arise.

Contact the local emergency management office for information on shelters and community evacuation plans.

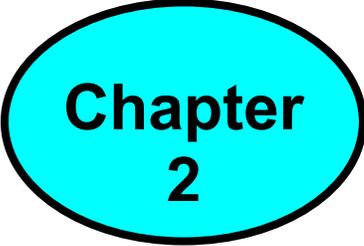
Plan an escape route early. Check with emergency management personnel for low points and flooding history of the route. Check the number of hours it could take to evacuate to a safe area during peak evacuation traffic.

Have the car checked. A thorough safety check should include: ignition system, battery, lights, tires, cooling system, fuel system, exhaust system, heater and air conditioning, brakes, wiper blades and windshield washer fluid, coolant or antifreeze, high grade oil and other lubrication. Keep fuel in the car's gas tank at all times, especially during the hurricane season (June to November). Gas stations may be closed during emergencies. Never store extra fuel in the garage or in a car.

Those who do not have a vehicle should make transportation arrangements with friends, neighbors or the local emergency management office.

Inventory the property. A complete inventory of personal property will help in obtaining insurance settlements and/or tax deductions for losses. An inventory checklist can be obtained from many sources, including the insurance representative. Do not trust to memory. List descriptions and take pictures. Store these and other important insurance papers in waterproof containers or in a safety deposit box.

Check insurance coverage. Review insurance policies and coverage to avoid misunderstandings later. Take advantage of flood insurance. Separate policies are needed for protection against wind and flood damage, which people frequently do not realize until too late. Do not wait until a hurricane is approaching. By then it is too late. When a storm is heading to shore, insurance offices are too busy preparing for the emergency and won't be able to respond to individual requests. Be aware that some companies may not sell homeowners insurance before, during and after a disaster.



# Chapter 2

## KEYS TO HURRICANE SAFETY

### **When a Watch is Issued**

Make plans early. Listen constantly to radio or TV. Monitor storm reports and keep a log of hurricane positions. Remember that evacuation routes sometimes can be closed by wind gusting or storm surge flooding up to 20 hours before landfall.

Locate the nearest emergency shelter. If considering moving to a shelter, refill needed prescriptions and make arrangements for pets. Animals are usually not allowed in shelters.

Protect property, including boats, pool pumps and motors, autos and airplanes.

If evacuation has not already been recommended, consider leaving the area early enough to avoid long hours on limited evacuation routes.

Check supplies:

- Have a transistor radio with fresh batteries. A radio will be the most useful source of information. Have enough batteries to last several days. There may be no electricity.
- Flashlights, lanterns and matches. Store matches in a waterproof container. Have enough lantern fuel for several days, and know how to use it safely.
- Full tank of gasoline. Never let vehicle gas tanks get below half-full during hurricane season. Fill the tank as soon as a hurricane watch is posted. Remember: when there is no electricity, gas pumps won't work.
- Canned goods and nonperishable foods. Store several days worth of packaged foods which can be prepared without cooking and need no refrigeration. There may be no electricity or gas. Include baby food, special diet foods.
- Manual can opener.

- Containers for drinking water. Have clean, airtight containers to store drinking water for several days. The city supply will probably be interrupted Or contaminated.
- First aid kit. Include extra medicines.
- Fire extinguisher.
- Materials to protect glass openings. Acquire shutters or plywood to protect large windows and doors.
- Materials for emergency repairs. Insurance policies may cover the cost of materials used in temporary repairs, so keep all receipts. These will also be helpful for any income tax deductions.
- Bleach.

### **When A Warning Is Issued**

Continue listening to radio or TV. Continue to monitor hurricane position, intensity and expected landfall.

If living in a mobile home, check tie-downs and leave immediately for a safer place. Mobile homes are not safe in hurricane force winds.

Prepare for high winds. Brace garage doors. Lower antennas. Be prepared to make repairs.

Anchor outside objects. Garbage cans, awnings, loose garden tools, toys and other loose objects can become deadly missiles. Anchor them securely or move them indoors.

Protect windows and other glass. Board up or shutter large windows securely. Draw drapes across windows and doors to protect against flying glass if shattering does occur.

Move boats on trailers close to house. Fill boats with water to weight them down. Lash securely to trailer and use tie-downs to anchor the trailer to the ground or house.

Check mooring lines of boats in water. Leave the area immediately.

Store valuables and personal papers. Put irreplaceable documents in waterproof containers and store in the highest possible spot. If evacuated, be sure to take them. Move fragile and valuable objects to a safe location off the floor (closet).

Prepare for storm surge, tornadoes and floods. Storm surge, tornadoes and flash floods are the worst killers associated with a hurricane. The surge of ocean water plus flash flooding of streams and rivers due to torrential rains combine to make drowning the greatest cause of hurricane deaths. During a tornado warning, seek shelter inside, below ground level if possible,

or in an interior hallway, closet or bathroom on ground level. If outside, move away at right angles from the tornado if escape is impossible, lie flat in a ditch or low spot.

Check the Disaster Supplies Kit again. If evacuated, be sure to take disaster supplies.

### **When Necessary to Stay At Home**

Stay indoors in an inside room away from doors and windows. Don't go outside in the brief calm during passage of the eye of the storm. The lull sometimes ends suddenly as winds return from the opposite direction. Winds can increase to 75 mph or more in a matter of seconds.

Protect property. Without taking any unnecessary risks, protect property from damage. Temporary repairs can reduce losses.

If water threatens to enter the building, remove fuses or turn off circuit breakers switches. Be prepared to place towels along the bottom of exterior doors and on window sills. If flooding occurs, elevate valuables to high places or table tops.

If power goes out, turn off main circuit breaker. Then turn off air conditioner, refrigerator, freezer, televisions and any other equipment. If power returns and is steady, turn the equipment back on cautiously.

Do not use flammable lighting or cooking equipment. Gusts of wind could start fires with candles, lanterns or flame-burning cooking stoves. Use flashlights instead.

Stay away from windows and glass doors. Move furniture away from exposed doors and windows.

Stay tuned to media broadcasts. Keep a radio or television tuned for information from official sources. Unexpected changes can sometimes call for last minute relocations. Use telephones for emergencies only—to keep lines clear.

Remain calm. The ability to meet emergencies will help others.

# Chapter 3

## AFTER THE HURRICANE

If evacuated, delay returning until it is recommended or authorized by local authorities.

Beware of outdoor hazards. Watch out for loose or dangling power lines, and report them immediately to proper authorities. Many lives are lost through electrocution.

Walk or drive cautiously. Debris-filled streets are dangerous. Snakes and poisonous insects will be a hazard. Washouts may weaken road and bridge structures, which could collapse under vehicle weights.

Guard against spoiled food. Food may spoil if refrigerator power is off more than a few hours. Freezers will keep food several days if doors are not opened after power failure, but do not refreeze food once it begins to thaw.

Do not use water until safe. Use emergency supplies or boil water before drinking until official word is given that the water is safe. Report broken sewer or water mains to the proper authorities.

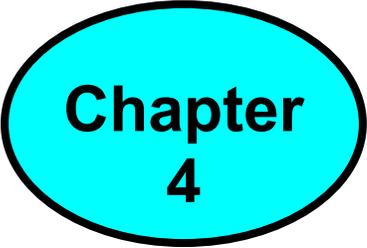
Take extra precautions to prevent fire. Lowered water pressure in city mains and the interruption of other services may make fire fighting extremely difficult after a hurricane.

### **The Recovery**

Insurance. Insurance representatives will be on the scene immediately following a major disaster to speed up the handling of claims. Notify the insurance agent or broker of any losses, and leave word where to be contacted. Take photographs or a video of damages. Prepare an inventory of losses.

Take steps to protect property. Make temporary repairs to protect property from further damage or looting. Use only reputable contractors (sometimes in the chaotic days following a disaster, unscrupulous operators prey on the unsuspecting). If possible, check contractors through the Better Business Bureau. Keep receipts for materials purchased.

Be patient. Hardship cases will be settled first by insurance representatives. Don't assume the settlement will be the same as your neighbor's. Policy forms differ and storm damage is often erratic. In a major catastrophe, the insurance industry will have emergency offices and extra manpower to expedite claim settlements and to speed recovery. Everyone cannot be first. It takes team effort. Responsibility for the clean up falls to numerous local, state, and federal agencies. A local Emergency Management coordinator (the mayor, county judge, or a designated representative) will be on hand to help residents in this effort.



## Chapter 4

# WHEN IT IS TIME TO EVACUATE

## **Evacuation Safety Rules**

Before making any last-minute preparations, be absolutely certain there is time. If advised to evacuate, do so immediately. Don't wait until the last minute to leave, hoping to save possessions. Save lives.

Move quickly and calmly. Don't take chances. Getting safely away from the storm area is the first consideration.

Keep a radio turned on and located where it can be heard.

Know where to go before leaving. Local officials will probably establish shelters in public buildings. If the location of public shelters is unknown, listen to the radio for evacuation instructions. If an evacuation route is suggested, use it. Other short cuts could have roads or bridges blocked or washed away, or downed power lines.

If traveling to a shelter, take blankets or sleeping bags, flashlights, special dietary foods, infant needs and lightweight folding chairs. Register every person arriving at the shelter. Do not take pets, alcoholic beverages or weapons of any kind to shelters. Be prepared to offer assistance to shelter workers if necessary, and stress to all family members their obligations to keep the shelter clean and sanitary.

If there is limited time for evacuation preparations, take only family medicines, blankets, and a battery-powered radio. If a disaster supplies kit was made, take it.

If there is definitely time before leaving the house:

- Turn off utilities.
- Relocate the most valuable possessions. Possessions that can not be taken should be moved to higher points in the home. Check to see that everything possible has been done to protect property from damage and loss.
- If floodwaters threaten, open basement windows to let water in and equalize pressure.
- Lock the house when leaving it.

Do not travel farther than necessary. Roads may become jammed. Do not let a stranded car become a coffin. Listen to the radio while traveling. Watch for washed out bridges or roads, undermined roadways, landslides, fallen rocks, downed power lines and floating hazards.

### **Safety Tips for Emergency Travel**

In times of emergency, people often panic, either staying with or abandoning their cars at the wrong time. After almost every disaster, search and rescue teams find victims who might have survived if they had been prepared for emergency travel, and had known whether to stay with or leave their cars.

#### **Hurricanes: Evacuate Early**

Select alternate routes before leaving, in case the preferred route isn't passable.

Listen to the radio while traveling, and heed the latest weather information.

Seek shelter immediately if the storm seems severe.

Try not to travel alone during a storm. Two or three people traveling together can provide mutual aid. Travel with another car if possible.

Make sure someone knows the following information: time of departure, time of expected arrival and expected route.

Always fill the gas tank before leaving, even for short distances.

Drive defensively.

Carry an emergency Disaster Supplies Kit.

Never attempt to drive during a hurricane or until the all-clear is given after the storm. Flash flooding can occur after a hurricane has passed. Avoid driving on coastal and low-lying roads. Storm surge and hurricane-caused flooding are erratic and may occur with little or no warning.

#### **Floods And Tornadoes: Get out of the Car**

Floods and tornadoes often accompany hurricanes. Do not try to stay with the car under these conditions.

Never attempt to drive through water on a road. Water can be deeper than it appears, and water levels can rise very quickly. Most cars will float dangerously for at least a short while. A car can be buoyed by floodwaters and then swept downstream during a flood. Floodwaters also can erode roadways, and a missing section of road-even a missing bridge-will not be visible with water running over the area. Wade through floodwaters only if the water is not flowing rapidly and only in water no higher than the knees. If a car stalls in floodwater, get out quickly and move to higher ground. The floodwaters may still be rising and the car could be swept away at any moment.

A car is the least safe place to be during a tornado. When a warning is issued, do not try to leave the area by car. If in a car, leave it and find shelter in a building. If a tornado approaches and there are no safe structures nearby, lie flat in a ditch or other ground depression and use arms to cover your head.

### **If Trapped by a Storm**

Avoid overexertion and overexposure.

Stay in the car, which provides shelter and increases the likelihood to be found.

Stay calm.

Keep fresh air in the car. Keep the downwind window open about an inch if running the motor.

Exercise from time to time by clapping hands and moving arms and legs vigorously. Don't stay in one position long.

Keep the dome light on at night to make the car visible to rescue crews.

Have one person keep watch. Don't allow everyone in the car to sleep at once.

Signal with the horn. An automobile horn can be heard for as far as a mile downwind. Flash the lights from time to time at night.