

**BEFORE  
DURING  
AND  
AFTER  
A DISASTER**

# BEFORE A DISASTER

## REVIEW YOUR HOMEOWNERS OR RENTERS POLICY WITH YOUR AGENT

Know exactly what it does or does not cover.

- Standard homeowners policies do not cover flood damage and, in some coastal areas, windstorm and hail coverages are also excluded from the standard policy.
- The only way to protect your property from flood losses is to purchase flood insurance from the National Flood Insurance Program. Policies must be in place for 30 days before coverage takes effect.
- You can only purchase flood insurance through an insurance agent or an insurer participating in the NFIP. If your insurance agent does not sell flood insurance, you can contact the NFIP Referral Call Center at 1-800-427-4661 to request an agent referral.
- Outer Banks property owners may be eligible to purchase protection under a program called the Coastal Property Insurance Pool, formerly known as the Beach Plan. The CPIP offers coverage for fire, lightning, theft, wind, and hail. For more information, contact your insurance agent or you may call CPIP directly at 1-800-662-7048.
- Tenants should consider purchasing coverage for their personal property through renters insurance.

## MAKE A HOME INVENTORY OF ITEMS YOU WANT INSURANCE TO COVER

The purpose of a home inventory is to document what you own to help the insurance company evaluate your loss.

- List your belongings and record them with a camera and include a shot of the day's date, if possible. Store your home inventory in a safe, easily accessible place online, on your computer or in a safety box. Consider sharing a copy with friends or relatives.
- For your convenience, there is an interactive inventory chart and calculator on this flash drive. Store the flash drive in a safe and dry place such as a safety box.



## **COLLECT, REVIEW, AND PROTECT IMPORTANT DOCUMENTS AND PICTURES**

- Gather important paperwork, including insurance policies, medical records, prescriptions, etc. Bring copies with you if you evacuate your home.
- Make copies and store them in a portable safety box.
- For your convenience, there is space provided on this flash drive to upload photos and documents.
- Remember, store the flash drive in a safe and dry place such as a portable fireproof box.

## **PUT TOGETHER AN “EMERGENCY TOOLKIT”**

- Use a waterproof, portable bag or container to store items needed during a disaster in case there is no electricity or water at your residence. This kit should be easily accessible if officials call for an evacuation. The toolkit should include such things as a battery-operated weather radio (like a NOAA radio), flashlights, extra batteries, portable power source for cell phones, over the counter medicines, etc.
- If severe weather is predicted, keep prescription medicines in a zip lock bag ready to go in the event of an evacuation, and have on hand enough non-perishable food items and water to last at least three days.
- Plan for the personal needs of all family members including senior citizens, those with special needs, children, and pets. Remember, boredom sets in quickly when there is no electricity.
- Have emergency cash on hand.

## **PUT TOGETHER AN “EMERGENCY TO GO BAG”**

In the event an evacuation notice is given, a secondary toolkit should be ready ahead of time. Pack a duffel bag with blankets, pillows, games, and other personal items that would be necessary for staying in a shelter or other public place.

## **PROTECT YOUR PROPERTY**

If you think a storm may be approaching, cover windows with storm shutters, siding, or plywood. Move vehicles into garages when possible, or park them near your home away from trees.

## **PLAN YOUR ESCAPE**

Make sure you have a plan to escape any disaster. If you shelter in place, this could mean determining ahead of time where the safest place in your home is. In the event of a tornado or hurricane, that place is the interior part of the building, away from windows, or in the basement. In case of flooding, you would need to get as high up as possible to escape rising water. In the case of a wild fire, you would need to seek a place where outside air is sealed off. In each situation, be ready to evacuate when officials give notice. Since everyone may not be home when a disaster strikes, it is important to include in your disaster plan a means to contact one another.



## DURING A DISASTER



### HURRICANE

- Protect your home by securing windows and doors.
- Bring in outside items that could be blown away or become “torpedoes” in the high winds.
- Check your “emergency toolkit” and your “emergency to go bag.” Update items such as food, medicines, and batteries.
- Electricity may go out, so make sure you have extra drinking water. Also, fill the bathtub with water for bathing and flushing the toilet.
- Make sure your emergency radio is working.

#### ■ Sheltering in place

- Continue to monitor the progress of the storm.
- Stay away from windows, glass doors, and skylights.
- Find a safe place to stay in the interior of the home on a lower floor, unless flooding is a possibility.
- Do not use a landline telephone if lightning is present. It is safe to use cell phones, but remember to keep them charged for a possible emergency.
- Turn off electricity at the main breaker if flooding becomes a threat.
- Remain indoors until officials give notice that it is safe to go outside. Many people have been killed when they went outside to check on things during a lull in the wind. They thought the storm had passed when it is only the calm period (or “eye of the hurricane”) that is passing over.

#### ■ Evacuating

- Monitor storm updates.
- Authorities may call for an evacuation in coastal or flood-prone areas.
- If you live in a mobile home, or if it is not anchored well, you may wish to evacuate even when an evacuation is not called for.
- Follow the DOT evacuation route unless officials give notice of road closures.
- If possible, arrange to stay with friends or relatives instead of going to a shelter. Shelters are safe places to stay, but they can only provide for the most basic needs. Remember, also, that pets are not allowed in a shelter.
- Do not try to come home until officials to give notice that residents can safely return.



# FLOOD

## ■ Sheltering in place

- Monitor weather conditions on your emergency radio so you will know if officials order an evacuation. Flash floods can occur quickly. If there is any possibility of a flash flood, don't wait for an order to evacuate—move to higher ground immediately.
- Secure items outside the home or move them inside to keep them from being carried away by flood waters.
- If low or moderate flooding is expected, move furniture, and electrical items a higher level.
- Cut off gas and electricity. Do not touch electrical equipment if you are wet or standing in water.
- Remember that flood waters could contain toxins, insects or animals.
- Do not drink flood water unless you boil it for one minute.

## ■ Evacuating

- If you decide to evacuate, it is best to do so before dark while dangers are visible.
- Secure your home, make provisions for pets, and remember to take both the “emergency toolkit” and “to go bag” because you will need both.
- If you have time, leave a note in your mailbox or somewhere in your home telling where you are going.
- If you must walk through floodwater, be careful. Running water only six inches deep can cause a fall. Use a stick to test the solidity of the ground and depth of the water in front of you.
- Do not drive through running water that is more than six inches deep because that is all it takes to sweep a vehicle away. Remember, “Stop! Turn Around. Don't Drown.”
- Watch out for roads that are washed out as well as downed trees and power lines.
- Move to higher ground but follow the route that officials specify.
- If your vehicle stalls, leave it and get to higher ground.







## WILDFIRE

### ■ If you are at home

- If a wildfire is in your area, stay tuned to TV or radio to monitor its progress.
- Be prepared to leave home as soon as officials call for an evacuation.
- Keep all windows and doors (even pet doors) closed or sealed off. Turn off air conditioning unit or anything that draws outside air inside.
- Take down all curtains and other combustible window coverings.
- Move combustible furniture (such as sofas) away from windows and sliding glass doors.
- Keep lights on for visibility in case the house fills with smoke.
- Detach electrical garage doors. Back your vehicle in the garage and leave the keys in the ignition.

### ■ If you are trapped in a vehicle

- Call 911 on your cell phone to give your location and ask for assistance.
- Park the vehicle as far away from vegetation as possible.
- Close all windows and air vents.
- Wrap yourself in a blanket or coat.
- Lie on the floor of the vehicle.

### ■ If you are on foot

- Using your cell phone, call 911.
- Go to an area that is free of vegetation
- Lie face down on the ground, in a ditch or other depression if possible.



## TORNADO

### ■ If you are at home

- Take shelter immediately.
- Go to the basement or storm shelter if you have one. Avoid areas where heavy objects (like a piano or refrigerator) are on the floor above you as they could fall through the floor and injure you.
- Cover yourself with a heavy object such as a table, mattress, sleeping bag, plastic, etc. This will protect you from broken glass or flying debris.
- If you do not have a basement or storm shelter, go to the room at the lowest level in the home, preferably an interior room, hallway, or bathroom.
- Lie on the floor in the middle of the room away from windows and corners where objects tend to collect.
- Stay in place until you are sure the tornado has passed.

### ■ If you are in a vehicle

- Seek sturdy shelter immediately and follow the steps above in "If you are at home."
- If there is no shelter, find a place below ground level, such as in a ditch. Get out of your vehicle and lie as low to the ground as you can, protecting your head with a jacket or other covering.
- If there is no place below ground level, park your vehicle in a safe place, out of traffic lanes. Leave the car running so the air bags will work. Keep your seat belt on and your head below window level. Protect your head with a blanket, jacket, hands, etc.
- Do not park your vehicle under a bridge or overpass. These areas act as wind tunnels.
- Do not try to outrun a tornado if it is close. If the tornado is far away and the traffic is light, drive at a right angle to it to get out of its path.

### ■ If you are in a mobile home

- Mobile homes cannot withstand the winds of a tornado, so it is important to seek sturdy shelter immediately. If there is enough time, drive or walk to another home or building.
- If there is not enough time to get to a sturdy shelter, get outside away from trees, utility lines, and possible flying debris and lie low to the ground or in a ditch. Cover your head with your hands for protection.
- If there is no low lying area, get into a vehicle. Follow the steps outlined above in "If you are in a vehicle."

# EARTHQUAKE

## ■ If you are inside

- Drop to the floor as soon as you feel the shaking movement. The idea is to get down before you are knocked down. In this position, you can crawl to a safe place.
- Cover your head and neck with your arms.
- Stay away from windows.
- If possible, get under a sturdy piece of furniture to protect yourself from falling objects or crawl to an interior wall away from windows.
- Hold on to something if you can.
- If there is nothing to hold on to, curl up into a fetal position to protect your vital organs.
- DO NOT run out of the building unless you are in an area where structures are known to be substandard and apt to collapse.

## ■ If you are outside

- If you are outside when the shaking of an earthquake begins, immediately get away from buildings, streetlights, signs, poles, or anything that could fall on you.
- Once you are in an open place, remember to “Drop, Cover, and Hold On.”
- Watch out for falling electric lines.

## ■ If you are in a vehicle

- If the vehicle is moving, stop as soon as you can. It is difficult to drive with the ground shaking.
- If possible, avoid parking the car near buildings, trees, overpasses or utility poles.
- Stay parked until the shaking has passed.
- Avoid driving anywhere that may be damaged such as bridges or ramps.





## AFTER A DISASTER

### HURRICANE

- Rain and thunderstorms may linger after a hurricane has passed, so continue to monitor media outlets to know when it is safe to go outside.
- If you evacuated before the storm, check with authorities to know when it is safe to return to your home.
- Even if the storm has passed, there are other dangers to watch out for such as downed power lines, ruptured gas lines, standing flood water, fallen trees, and damaged structures.
- Whether you shelter in place or evacuate, it is important to inspect your property for damage as soon as possible. Take pictures to document any damage. Do not make any improvements until an insurance adjuster inspects the property, unless it is necessary to prevent further damage. (See “Frequent Insurance Questions”).

### FLOOD

- Continue to monitor emergency weather reports. Receding floodwater does not mean that returning home is safe. Do not return until officials declare your area is safe.
- Stay out of the way of emergency vehicles.
- Remember, just a few inches of moving water on a road could sweep a vehicle away.
- After returning home, many dangers still exist. Floodwaters may have washed up debris containing harmful materials, contaminated water, insects and animals.
- Be on the lookout for downed powerlines and ruptured gas lines.
- Contact your insurance agent.
- Boil drinking water if there is any doubt it could be contaminated. Throw out any food that might be spoiled.
- Wear protective clothing and gloves when you begin the cleanup.
- Seek help from Victim Assistance Centers where insurance companies, FEMA, and other organizations have set up camp.

### WILDFIRE

- Do not return home until officials have declared the area to be safe.
- Use caution returning home as flare-ups can occur.
- Once home, check the area for hot spots and smoldering stumps.
- Check the roof and exterior of the house for sparks, embers, or hot spots.
- Enter the home with caution. Check the attic and all rooms for possible hidden areas that could still be smoldering. Continue to do this for days.
- Check your house for fire damage to the structure, appliances, meters, etc. Make sure everything is in working order.

## **TORNADO**

- Check everyone for injuries.
- Make sure the tornado has passed before you venture out. Stay tuned to the media for updates on watches and warnings.
- Beware of all hazards such as downed or frayed power lines, ruptured gas lines, or debris.
- Leave home immediately if you smell gas or smoke.
- Check on your neighbors to see if they need assistance.
- When cleaning up, wear gloves and shoes with thick soles to prevent injury from stepping on nails sticking up in timber.

## **EARTHQUAKE**

- Be prepared for an aftershock. These can be as damaging as the initial earthquake. Move to a place that is safe from falling debris in the event of an aftershock.
- If you are trapped in a building or under debris, make as much noise as possible to alert emergency responders. If possible, cover your nose to filter dust. Try not to move anything that would cause more debris to fall.
- If you are not trapped, check on the safety of those around you and assist in getting them to safety or administer first aid.
- Be careful of damaged buildings, hanging wires, ruptured gas lines, broken glass and other hazardous materials.
- Inspect your property for damage.

## **AFTER ANY DISASTER**

- Contact your insurance agent as quickly as possible for instructions on what to do until your adjuster arrives. Be sure to follow the company's instructions when making your claim. Insurance companies are required to handle claims promptly and fairly.
- Begin preparing an inventory of personal property damaged or destroyed and take pictures of the damaged property.

