

Your First Aid Kit

A first aid kit should be kept in the home and each automobile and should include:

- ☐ Sterile adhesive bandages
- ☐ Sterile gauze pads
- ☐ Hypoallergenic adhesive tape
- ☐ Triangular bandages (3)
- ☐ Sterile roller bandages, antibiotic ointment, scissors, tweezers, needle, moistened towelettes, antiseptic, thermometer, tongue blades (2)
- ☐ Tube of petroleum jelly or other lubricant
- ☐ Assorted sizes of safety pins
- ☐ Cleansing agent/soap
- ☐ Latex gloves (2 pairs)
- ☐ Sunscreen
- ☐ Bug repellent
- ☐ Aspirin or non-aspirin pain reliever, anti-diarrhea medication, antacid
- ☐ Bottled water and other fluids



Walgreens

Hurricane Family Plan

- ☐ Hold a family meeting
- ☐ Discuss the hazards of hurricanes. Encourage children to talk about their fears and explain some of the things you'll be doing to keep everyone safe. Start a written list of things you'll need to take care of and encourage everyone in the family to contribute their ideas.
- ☐ Discuss whether you'll need to evacuate
- ☐ Determine whether you live in an evacuation zone and, if so, where you will go if an evacuation order is given. Going to a family or friend's house or hotel outside the evacuation area is your best choice. If you choose to go out of town, do so well in advance of the storm. Since shelters provide for only basic needs, this should be your choice of last resort.
- ☐ Ensure your assets are protected
- ☐ Inventory your home possessions and videotape or photograph items of value. Review your insurance policies to ensure you have adequate coverage.
- ☐ Assess your home for vulnerable areas
- ☐ Do a walk-through of your home and property to evaluate your roof, windows, garage door, landscaping, etc. and determine what actions you will take.
- ☐ Make a plan to protect your vehicles
- ☐ Decide where you will store or park your vehicle, boat or RV. Check your vehicle insurance policy and keep it in the same safe place as your homeowner's policy.
- ☐ Secure your home
- ☐ Decide what actions you will need to take to protect your home and your property (shutters, generator, trim trees), and to keep as comfortable as possible during recovery.
- ☐ Discuss whether anyone in your home is elderly or has special needs and, if so, make arrangements in advance to accommodate those needs.
- ☐ Make a plan for your pet

Hurricane Family Plan

- ☐ Determine how you will address your pet's needs and make a plan for your pet in case you have to evacuate. If appropriate, plan for large animals such as horses
- ☐ Gather your supplies
- ☐ Determine your family's food, water and medical needs and assemble your hurricane kit according to those needs (see sidebar for essential items to include)
- ☐ Notify others of your plan
- ☐ Let family or friends know what your hurricane plan is so they can check on you in the aftermath of the storm. Establish an out-of-town contact
- ☐ Plan ahead for the possibility of becoming separated from your family and friends, whether it is a personal emergency or a larger-scale disaster
- ☐ Start by designating a single, out-of-town contact that your family or household members can call, e-mail or text message should a disaster occur. If local phone service is overwhelmed, it may be easier to call outside the area. Your contact should be aware that they are your family's designated contact
- ☐ All of your loved ones should agree to call the out-of town contact to report their whereabouts and welfare
- ☐ Regular contact with your designated person will help to keep everyone informed. After initial contact and depending on the circumstances, you might set a specific check-in time
- ☐ When telephone lines are busy, e-mails or text messages may go through when calls cannot
- ☐ Create an emergency contact list; include phone numbers and e-mail addresses for your designated out-of-town contact, loved ones, neighbors and other emergency numbers such as police, fire and your physician
- ☐ Make copies of the list for every family member and print a copy to keep by the phone and with your emergency supplies

HURRICANE SURVIVAL GUIDE

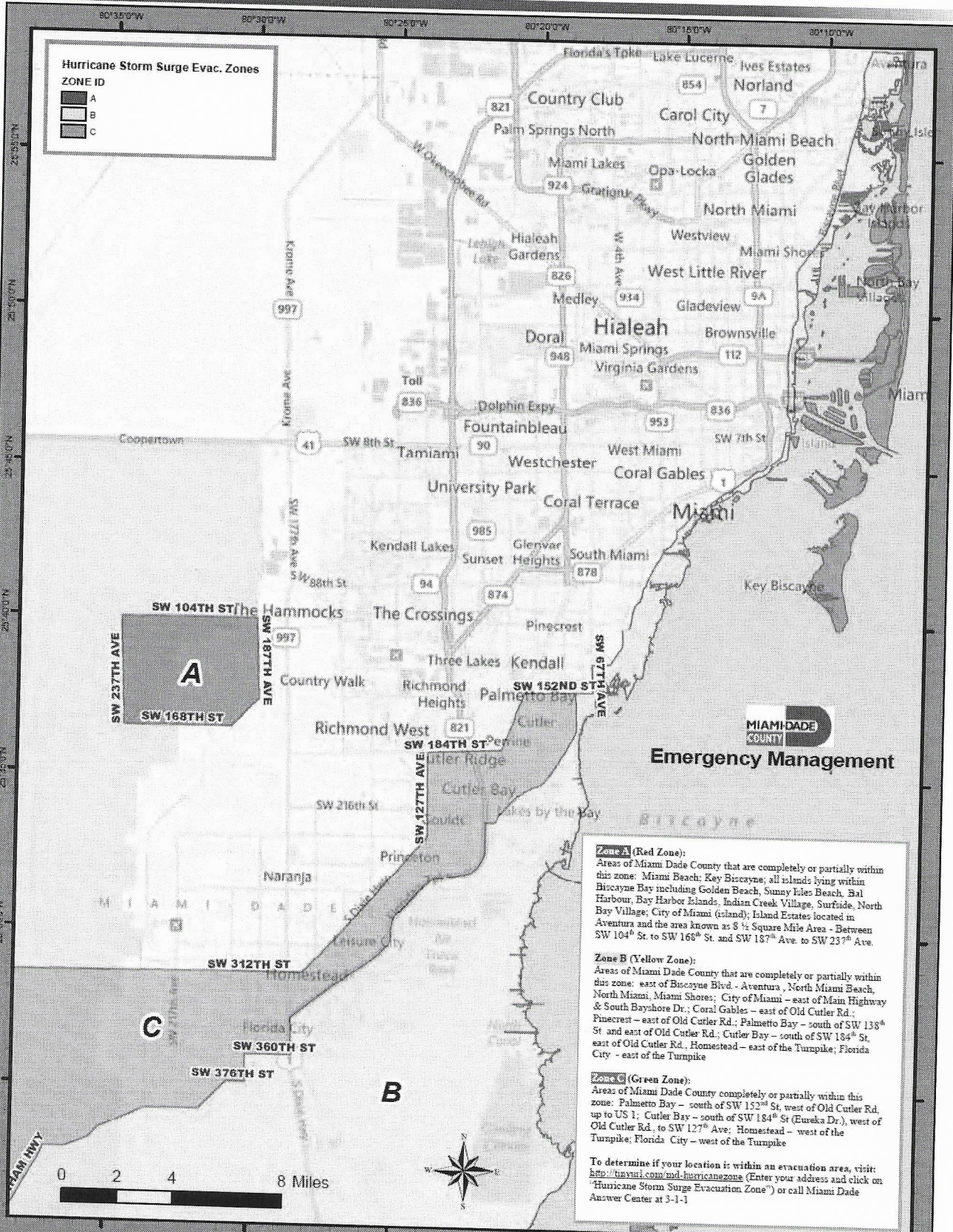
Local

10

WPLG

Miami-Dade County Evacuation Zones

Page-6



HURRICANE SURVIVAL GUIDE

Emergency Transportation

Miami-Dade, Broward and Monroe Counties encourage individuals living in hurricane evacuation zones to have arrangements in place to stay outside of the hurricane evacuation zones during a tropical storm or hurricane.

For those unable to make such arrangements, the American Red Cross opens Hurricane Evacuation Centers as shelters of last resort in Miami-Dade and Broward counties. In Monroe County, shelters will open only during Category 1 and 2 storms and will be managed by county volunteers and the Salvation Army. Individuals that are unable to provide their own transportation to a Hurricane Evacuation Center can use public evacuation transportation.

All counties will activate specific Emergency Evacuation Bus Pick-Up Sites as directed by their Offices of Emergency Management. The buses will only travel between the Emergency Evacuation Bus Pick-Up Sites and the Hurricane Evacuation Centers.

To learn which Emergency Evacuation Bus Pick-Up Sites are active during a particular storm you should watch Local 10 or monitor county websites:

Miami-Dade County

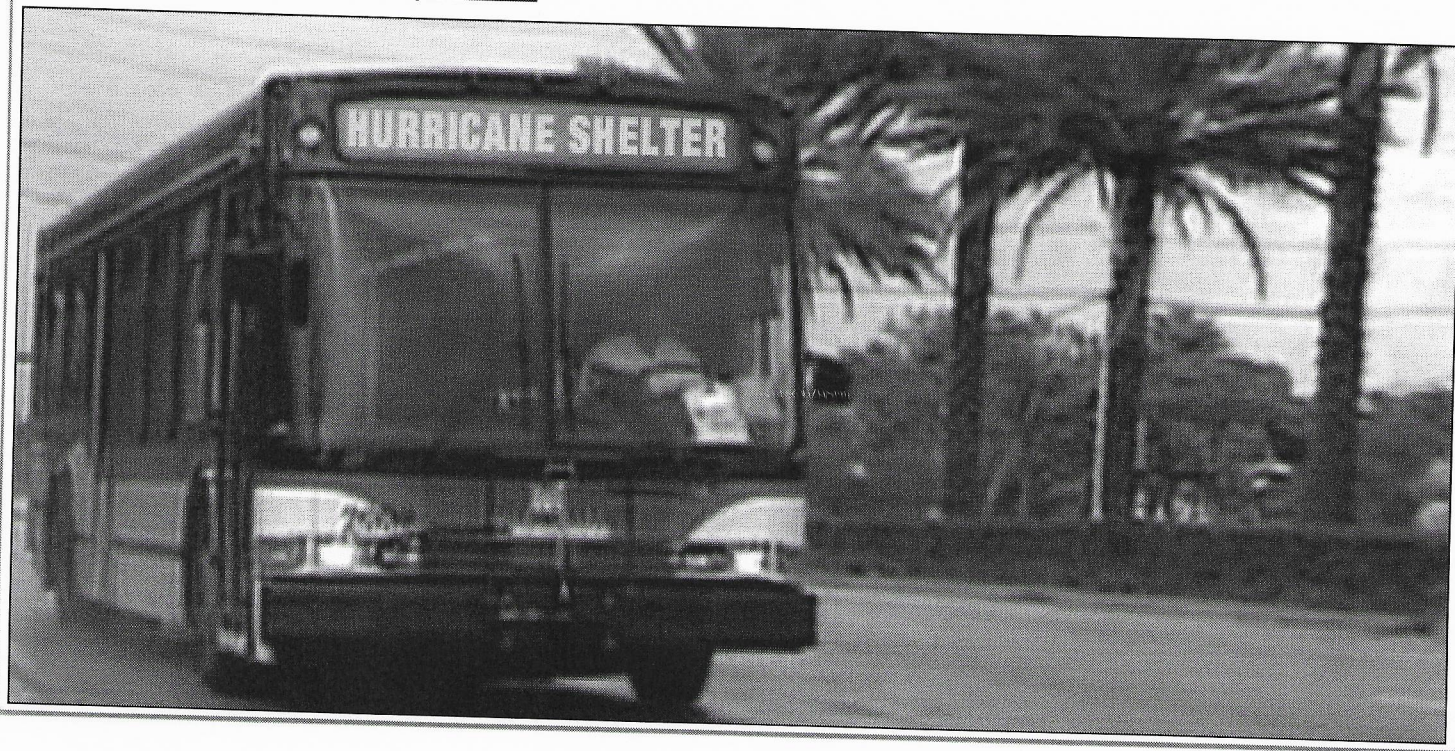
www.miamidade.gov/fire/evacuations.asp

Broward County

<http://www.broward.org/Hurricane/AtoZ/Pages/Transportation.aspx>

Monroe County

www.fl-monroecounty.civicplus.com



Miami-Dade Evacuation Centers

Evacuating locally to the home of a friend or family member outside of the evacuation area is highly recommended. Hurricane Evacuation Centers should be utilized when that alternative does not exist. Remember, evacuation centers are not designed for comfort and not all accept pets.

NOT EVERY SITE WILL OPEN FOR EVERY EVACUATION

Please monitor the local radio or television, or dial 3-1-1 (TTD (305) 468-5402) to find out which centers are open when an evacuation order is announced. People who require special assistance in evacuating or would like to register for the pet-friendly evacuation center can dial 3-1-1 to get information about specialized evacuation centers.

The schools listed below are accessible for people with disabilities.



Facility Name	Address	City/Neighborhood	Zip Code
Northeast Miami-Dade County			
Dr. Michael M. Krop Senior	1410 NE 215 th Street	North Miami-Dade	33179
North Miami Senior	13110 NE 8 th Avenue	North Miami	33161
North Miami Beach Senior	1247 NE 167 th Street	North Miami Beach	33162
Highland Oaks Middle	2375 NE 203 rd Street	North Miami Beach	33180
Miami Central Senior	1781 NW 95 th Street	Miami	33147
Northwest Miami-Dade County			
Lawton Chiles Middle	8190 NW 197 th Street	Northwest Miami-Dade	33015
Hialeah Gardens Senior	11700 Hialeah Gardens Blvd.	Hialeah Gardens	33018
Barbara Goleman Senior	14100 NW 89 th Avenue	Miami Lakes	33018
Country Club Middle	18305 NW 75 th Place	Northwest Miami-Dade	33015
Miami Carol City Senior	3301 Miami Gardens Drive	Miami Gardens	33056
Central Miami-Dade County			
Booker T. Washington Senior	1200 NW 6 th Avenue	City of Miami	33136
Ronald Reagan Senior	8600 NW 107 th Avenue	Doral	33178
Charles Drew Middle	1801 NW 60 th Street	City of Miami	33142
Miami Coral Park Senior	8865 SW 16 th Street	Westchester	33165
W.R. Thomas Middle	13001 SW 26 th Street	West Miami-Dade	33175
Southern Miami-Dade County			
Robert Morgan Senior	18180 SW 122 nd Avenue	Miami	33177
Terra Environmental Senior	11005 SW 84 th Street	Miami	33173
Jorge Mas Canosa Middle	15735 SW 144 th Street	Miami	33196
South Miami Senior	6856 SW 53 rd Street	South Miami	33155
Felix Varela Senior	15255 SW 96 th Street	West Kendall	33196

HURRICANE SURVIVAL GUIDE



Page-16

Special Needs Shelters and Evacuation

Miami-Dade, Broward, and Monroe County residents who require daily skilled nursing care, assistance with daily living, or have life-saving medical equipment dependent on electricity should register for the Special Needs & Emergency Evacuation Assistance Program. This program is specifically for those individuals who live alone or with their families, and not in a managed care facility such as an assisted living facility (ALF) or nursing home.

Registration well in advance is recommended, but not required.

Miami-Dade County

Call 3-1-1 or download the application at -

<http://www.miamidade.gov/fire/evacuation-program.asp>

Broward County

Emergency Transportation - broward.org/hurricane

Special Needs Shelter and Evacuation - broward.org/AtRisk

Monroe County

<http://fl-monroecounty.civicplus.com/index.aspx?NID=148>

Storm Terms

Tropical Storm Watch

An announcement that tropical storm conditions (sustained winds of 39 to 73 mph) are *possible* within the specified coastal area within 48 hours.

Tropical Storm Warning

An announcement that tropical storm conditions (sustained winds of 39 to 73 mph) are *expected* somewhere within the specified coastal area within 36 hours.

Hurricane Watch

An announcement that hurricane conditions (sustained winds of 74 mph or higher) are *possible* within the specified coastal area. Because hurricane preparedness activities become difficult once winds reach tropical storm force, the hurricane watch is issued 48 hours in advance of the anticipated onset of tropical-storm-force winds.

Hurricane Warning

An announcement that hurricane conditions (sustained winds of 74 mph or higher) are *expected* somewhere within the specified coastal area. Because hurricane preparedness activities become difficult once winds reach tropical storm force, the hurricane warning is issued 36 hours in advance of the anticipated onset of tropical-storm-force winds.

Saffir-Simpson Hurricane Wind Scale

The Saffir-Simpson Hurricane Wind Scale is a 1 to 5 categorization based on the hurricane's intensity at the indicated time. The scale provides examples of the type of damage and impacts in the United States associated with winds of the indicated intensity.

Category	Wind Speed (mph)	Damage
1	74 - 95	Very dangerous winds will produce some damage
2	96 - 110	Extremely dangerous winds will cause extensive damage
3	111 - 129	Devastating damage will occur
4	130 - 156	Catastrophic damage will occur
5	157 or higher	Catastrophic damage will occur

Storm Surge

An abnormal rise in sea level accompanying a hurricane or other intense storm, and whose height is the difference between the observed level of the sea surface and the level that would have occurred in the absence of the cyclone. Storm surge is usually estimated by subtracting the normal or astronomic high tide from the observed storm tide.

Plans For Your Pets

Pet Friendly Shelters

Pet-friendly shelters have been established during hurricane season. Locations in Miami-Dade & Broward Counties will be announced at the time of an evacuation. In Monroe County refer to the Monroe Shelter's section. Please note Monroe County Shelters WILL NOT BE OPENED in a Category 3, 4, or 5 Hurricane

Owners may need to pre-register their pets

Miami-Dade County

For more information, call 3-1-1 or go online to <http://www.miamidade.gov/animals/pet-safety.asp>

Broward County

Call the Humane Society of Broward County at 954-989-3977

Monroe County

Download an application at <http://fl-monroecounty.civicplus.com/index.aspx?nid=92>

The following animals will be allowed: Dogs, cats, ferrets, pocket pets (such as hamsters, gerbils, guinea pigs), rabbits and birds (no exotics).

You may register three pets per family.

All pets must have proof of vaccination and registration, be properly crated/caged and maintained by their owners. No pets may be dropped off. Certain supplies must accompany your pet(s) to the shelter.

It is important to remember that not all shelters are activated during an emergency. This will include pet-friendly shelters. Watch the news or call 3-1-1 to know which shelters are open during a disaster.

Plans For Your Pets

Page-19

Animal Owner Tips

- ☐ Pet may need to be pre-registered to be allowed into designated pet-friendly evacuation centers
- ☐ Owners should prepare a Pet Survival Kit for each pet
- ☐ Owners living in evacuation zones must pre-plan their evacuation and evacuate early as pet-friendly hotels and motels fill quickly.

Food

- ☐ At least a three to seven day supply of food & treats
- ☐ Manual can opener
- ☐ Food dish

Water

- ☐ At least a three to seven day supply of bottled water
- ☐ Water dish

Pet Carrier

- ☐ One crate or carrier for each pet
- ☐ Carrier should be large enough for the animal to stand and turn around

Identification

- ☐ Tag, collar, leash
- ☐ Microchip
- ☐ Photo of pet with owner
- ☐ Photo of any distinguishing marks on pet
- ☐ Veterinary records with rabies certificate and current license tag number

First Aid Kit

- ☐ First Aid Guide Book
- ☐ Roller Bandages
- ☐ Scissors
- ☐ Gauze
- ☐ Antibiotic Ointment
- ☐ Medication with instructions
- ☐ Medical records

Cleaning Supplies

- ☐ Cat litter, litter box, litter scoop
- ☐ Puppy training pads
- ☐ Paper towels
- ☐ Disinfectant

- ☐ Plastic trash bags
- ☐ Hand sanitizer
- ☐ "Quick Bath" wipes
- ☐ Plastic poop bags

Other

- ☐ Toys
- ☐ Blanket
- ☐ Emergency phone number for veterinarian



Flood Dangers Are Real

Much of the Florida coastline is prone to flooding during Hurricane Season. Nearly 25% of flood insurance claims come from moderate to low risk areas.

Flood Watch

A "Flood Watch" means that conditions are favorable for heavy rain that could lead to flooding. Keep informed by watching Local 10 News and if the power is out listen to **101.5 LITE FM, MAJIC 102.7 FM, and 790 AM the Ticket** to be ready for quick action if flooding is observed or a warning is issued.

Flood Warning

A "Flood Warning" means that flooding is imminent or occurring. If advised to evacuate, do so immediately. Move to a safe area before access is cut off by flood water. Continue to closely monitor the situation.

Flood Safety

Do not walk through flowing water. Drowning is the number one cause of flood related deaths, mostly during flash floods. Currents can be deceptive: six- inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to see how deep the water is.

Do not drive through a flooded area. Nearly half of all flood fatalities are vehicle related.

Do not drive around road barriers; the road or bridge may be washed out. If your vehicle stalls, abandon it immediately and seek higher ground. Rapidly rising water may sweep the vehicle away.

Stay away from power lines and electrical wires. The number two flood related killer, after drowning, is electrocution. Electric current can travel through water. Report downed power lines to your power company or county emergency operations center.

Keep children away from culverts and storm drains.

Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned and dried.

Property Protection

Use sand bags to reduce erosion and scouring.

Elevate furniture above flood protection levels.



HURRICANE SURVIVAL GUIDE

Flood Dangers Are Real

Page-21

Flood Insurance

Most people learn too late that standard property insurance does not cover flood damage or that there's a 30-day waiting period before newly purchased coverage goes into effect. There's also about a 25 percent chance of experiencing a flood during the life of a 30-year mortgage.

Call the National Flood Insurance Program (NFIP) at (888) 379-9531 or go to www.floodsmart.gov to learn how to purchase flood insurance and become eligible for flood assistance through local programs. The NFIP Claims Department can be reached at (800) 767-4341.

Before A Flood

Make plans of what you will do and where you will go in a flood emergency.

Know the elevation of your property in relation to nearby streams and other waterways.

For flood map information in Miami-Dade County call (305) 372-6466 or use Miami-Dade's GIS system at:

<http://gisweb.miamidade.gov/floodzone>

In Broward County use Broward's GIS system at:
<http://gis.broward.org/website/flood/search.htm>

Emergency Operation Centers

Miami Dade: (305) 468-5400

Broward: (954) 831-3900

Monroe: (800) 955-5504

Flood & Drainage Complaints

Miami Dade: (305) 372-6688

Broward: Call the Emergency Operations Center if activated

Monroe: (305) 289-2502 or
(305) 289-2537



HURRICANE SURVIVAL GUIDE

When In Doubt...Throw It Out

Meat, poultry, fish and eggs should be kept refrigerated at or below 40 degrees Fahrenheit and frozen food at or below zero degrees. When the power goes out, the refrigerator will keep food safely cold for about four hours if unopened, according to the USDA. A full freezer will maintain the temperature for about 48 hours (24 hours if half full) if the door is not opened.

Frozen Foods

Contains ice crystals;
temperature below 40°

Thawed or above 40°
for more than two hours

Meat, poultry, seafood

Beef, veal, lamb, pork, and ground meats	Refreeze	Discard
Poultry and ground poultry	Refreeze	Discard
Variety meats (liver, kidney, heart, chitterlings)	Refreeze	Discard
Casseroles, stews, soups	Refreeze	Discard
Fish, shellfish, breaded seafood	Refreeze, there will be texture and flavor loss	Discard

Dairy

Milk	Refreeze, will lose some texture	Discard
Eggs (out of shell), egg products	Refreeze	Discard
Ice cream, frozen yogurt	Discard	Discard
Cheese (soft and semi-soft)	Refreeze	Discard
Hard cheeses	Refreeze	Discard
Shredded cheeses	Refreeze	Refreeze
Casseroles containing milk, cream, eggs, soft cheeses	Refreeze	Discard
Cheesecake	Refreeze	Discard

Fruits

Juices	Refreeze	Refreeze, unless yeasty smell develops
Home, commercially packaged	Refreeze	Refreeze, unless yeasty smell develops

Vegetables

Juices	Refreeze	Discard if above 40° for six hours
Home, commercially packaged	Refreeze	Discard if above 40° for six hours

Breads, pastries

Breads, rolls, cakes without custard fillings	Refreeze	Refreeze
Cakes, pies, pastries with custard or cheese filling	Refreeze	Discard
Pie crusts, bread dough	Refreeze	Refreeze, but quality loss considerable

Other

Casseroles – pasta, rice-based	Refreeze	Discard
Flour, cornmeal, nuts	Refreeze	Refreeze
Breakfast items, waffles, pancakes, bagels	Refreeze	Refreeze
Frozen meal, entree, specialty items (pizza, sausage and biscuit, meat pie, convenience foods)	Refreeze	Discard

HURRICANE SURVIVAL GUIDE

When In Doubt...Throw It Out

Non-Frozen Foods

Meat, poultry, seafood

Raw or leftover cooked meat, poultry, fish, or seafood; soy meat substitutes		Discard
Thawing meat or poultry		Discard
Meat, tuna, shrimp, chicken or egg salad		Discard
Gravy, stuffing or broth		Discard
Lunchmeats, hot dogs, bacon, sausage, dried beef		Discard
Pizza with any topping		Discard
Canned hams labeled "keep refrigerated"		Discard
Canned meats and fish, opened		Discard

Cheeses

Soft cheeses (bleu, Roquefort, Brie, Camembert, cottage, cream, Edam, Monterey Jack, ricotta, mozzarella, Muenster, Neufchatel, queso blanco fresco)		Discard
Hard cheeses (cheddar, colby, Swiss, Parmesan, provolone, Romano)	Safe	
Processed cheeses	Safe	
Shredded cheeses		Discard
Low-fat cheeses		Discard
Grated Parmesan, Romano, or combination (in can or jar)	Safe	Discard

Dairy

Milk, cream, sour cream, buttermilk, evaporated milk, yogurt, eggnog, soy milk		Discard
Butter, margarine		Discard
Baby formula, opened	Safe	

Eggs

Fresh eggs, hard-cooked in shell, egg dishes, egg products		Discard
Custards and puddings		Discard

Casseroles, soups and stews

Discard all

Fruits

Fresh fruits, cut		Discard
Fruit juices, opened		Discard
Canned fruits, opened	Safe	
Fresh fruits, coconut, raisins, dried fruits, candied fruits, dates	Safe	

Sauces and spreads

Opened mayonnaise, tartar sauce, horseradish		Discard if above 50° for more than 8 hours
Peanut butter		
Jelly, relish, taco sauce, mustard, catsup, olives, pickles	Safe	
Worcestershire, soy, barbecue sauces	Safe	
Fish sauces (oyster sauce)	Safe	
Hoisin sauce		Discard
Opened vinegar-based dressings		Discard
Opened creamy-based dressings	Safe	
Spaghetti sauce, opened jar		Discard

Breads, pastas and grains

Bread, rolls, cakes, muffins, quick breads, tortillas		
Refrigerator biscuits, rolls, cookie dough	Safe	
Cooked pasta, rice, potatoes		Discard
Pasta salads with mayonnaise or vinaigrette		Discard
Fresh pasta		Discard
Cheesecake		Discard
Breakfast foods, waffles, pancakes, bagels	Safe	Discard

Pies, pastries

Pastries, cream-filled		
Pies, custard, cheese filled or chiffon, quiche		Discard
Pies, fruit		Discard

Vegetables

Fresh mushrooms, herbs, spices		
Greens, pre-cut, pre-washed, packaged	Safe	
Vegetables, raw		Discard
Vegetables, cooked, tofu	Safe	
Vegetable juice, opened		Discard
Baked potatoes		Discard
Commercial garlic in oil		Discard
Potato Salad		Discard

Returning Home After A Disaster

Returning home after a major disaster can be both dangerous and difficult. Be careful entering a disaster area. Before returning to an area that has been evacuated, make sure local officials have advised it is safe to travel through areas between where you are and home.

Use the following information as a guide for returning home after disaster strikes:

- ☐ Turn on a battery-operated radio for emergency information.
- ☐ Check for injured or trapped people and provide first aid, if trained.
- ☐ Use telephones only in the case of an emergency.
- ☐ Put on heavy shoes for protection against glass or other debris.
- ☐ Check food and water supply before using them. Foods that require refrigeration may be spoiled if the electricity was cut off for some time. Do not eat any food that has been in contact with flood waters.
- ☐ Obtain extra food, clothing, medical care or shelter at American Red Cross Emergency Aid Stations.
- ☐ Extinguish all open flames.
- ☐ Gas leaks – if not already turned off at the direction of local officials. If you smell gas, turn off the main valve, open the windows and leave the house immediately.
- ☐ Check for water leaks – if not already turned off at the direction of local officials. If water leaks are suspected, shut off the water at the main water valve.
- ☐ If instructed to do so by local officials, shut off utilities. Always have utilities turned back on by a professional.
- ☐ Look for electrical system damage. If there is damage to the electrical system, turn off the system at the main circuit breaker or fuse box.
- ☐ Check electrical appliances.
- ☐ Investigate buildings. Be careful when entering a damaged building. Stay away from fallen or damaged electrical wires. Use a flashlight to inspect damage.
- ☐ Check the sewage lines are intact before flushing toilets.
- ☐ Check house, roof and chimney for structural damage.
- ☐ Open closets and cupboards carefully.
- ☐ Clean up spilled medicines, bleaches, gasoline or other flammable liquids immediately.
- ☐ Don't drive unless absolutely necessary.

Checking Appliances

If any of the electrical appliances are wet, turn off the main power switch in the house. Unplug the appliance, dry it out, then reconnect it and turn the main power switch back on. If fuses blow when the electrical power is restored, turn off the main power switch again and re-inspect for short circuits in the home wiring or appliances. If you are unsure, call a professional, such as an electrician or an appliance repair service.

What To Do After The Storm

After the storm passes there are several steps to protect property from additional damage and to aid in the filing of an insurance claim.

Make Temporary Repairs

Be extremely careful if you make temporary repairs to prevent further weather related damage. Often, more accidents and deaths occur after hurricanes from people attempting to make repairs.

Cover holes in the roof, walls, doors and windows with plastic or boards.

Save receipts for any material you buy. Your insurance company may reimburse you for the cost.

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.

Avoid using electrical appliances, including stereos and television sets, that have been exposed to water unless they've been checked by a technician.

Call Insurance Agent/Company

Report the damage to your insurance agent or insurance company representative. Ask questions such as: Am I covered? Does my claim exceed my deductible? (Your deductible is the amount of loss you agree to pay yourself when you buy a policy.) How long will it take to process my claim? Will I need to obtain estimates for repairs to structural damage?

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.

Save all receipts.

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 give you a check.

The maximum amount available to pay for such expenses is generally equal to 20 percent of the insurance on your home. So on a home insured for \$100,000, up to \$20,000 would be available. This amount is in addition to the \$100,000 to pay for repairs or to rebuild your home.

Some insurance companies pay more than 20 percent. Others limit additional living expenses to the amount actually spent during a certain period of time, such as 12 months, instead of a maximum percentage of the policy limit.

Prepare For Adjuster's Visit

The claims process may begin in one of two ways:

1. Your insurance company may send you a claim form, known as a "proof of loss form," to complete.
2. An adjuster may visit your home 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.

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 forcing them to "scope the loss."

What To Do After The Storm

Page-27

If your adjuster doesn't make a complete evaluation of the loss on the first visit, try to 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.

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. Don't forget to list items such as clothing, sports equipment, tools, china, linens, outside furniture, holiday decorations and hobby materials.

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

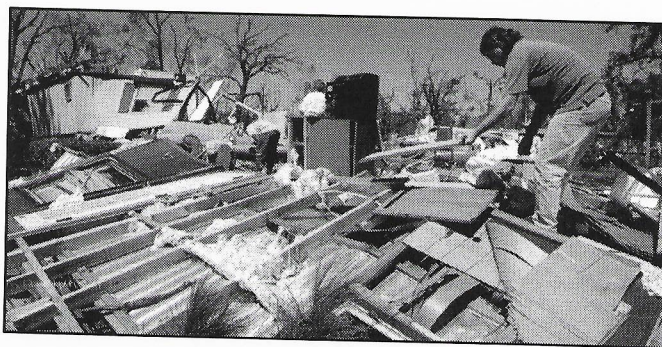
Identify the structural damage to your home and other buildings on your premises, like a garage, tool shed or in-ground swimming pool.

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 also may 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 may charge you 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 State 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, a lawyer or friends and associates 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.

Hurricane FAQ's

Page-28

Q- Should people who evacuate do anything special to help minimize damage to the electric and plumbing systems in their homes?

A- If you plan to evacuate, turn off the circuit breakers for the water heater. Also, consider turning off power to your home at the main electrical panel, and turning off water at the home's main service valve.

Q- Once a storm has passed, should you immediately call the Electric Company to report a power outage?

A- Following major storms, Electric Companies know when large areas are without power. Call only for emergency situations, such as downed power lines.

Q- If a storm approaches will homeowners be able to purchase Flood Insurance to protect their homes?

A- In most cases there is a 30-day waiting period from the time an insurance policy is issued to when it goes into effect, so your home or business would not be insured against flooding from the impending hurricane.

Q- If you have evacuated your home during a storm, can you immediately return to your property once the storm has passed?

A- Do not return to your home until local authorities say it is safe. Even after the hurricane and after the flood waters recede, roads may be weakened and could collapse. Buildings may be unstable, and drinking water may be contaminated.

Q- Should a storm damage your home or property, how soon should you call your insurance company?

A- Once a storm has passed and your family is safe you should immediately contact your insurer as some companies place time limits on filing claims.

Q- If a "Boil Water" notice is issued, but power is out, how do people make sure their water is safe?

A- If you cannot boil water, use bleach to purify water for drinking. Use regular chlorine bleach without added fragrances. Follow the purification directions on the label. If none are given, use two drops of bleach per quart of water, or 8 drops per gallon of water. Let the water stand for 30 minutes. Also, Clorox says you can make a good sanitizing solution to wash and disinfect dishes, countertops, etc. by mixing one teaspoon of bleach in one gallon of water.

WATER

- ☐ One gallon of drinking water per person, per day for for at least three to seven days
- ☐ One gallon of water for each person per day for cooking and personal hygiene
- ☐ Don't forget water for your pets

ICE

- ☐ Freeze water in zip-type freezer bags and two-liter soda jugs
- ☐ Fill coolers with ice

Note: The ice can be used to perserve food once the power goes out

FOOD

- ☐ Non-perishable packaged or canned food to last for at least three to seven days
- ☐ Ready-to-eat canned meats, fruits, and vegetables
- ☐ Canned or boxed juice
- ☐ Canned or boxed milk
- ☐ Cereal
- ☐ Soup
- ☐ Peanut butter and jelly, granola bars, trail mix
- ☐ Instant coffee or tea
- ☐ Dried fruits and nuts
- ☐ Bread, crackers, and cookies
- ☐ Raw vegetables
- ☐ Fresh fruit
- ☐ Special food for babies and the elderly

For The Home

- ☐ Cooler for ice and food storage
- ☐ Flashlights with extra batteries or hand-crank flashlights
- ☐ Battery or solar powered lanterns
- ☐ Battery powered NOAA Weather radio with extra batteries or hand-crank radio
- ☐ Car charger for mobile phone
- ☐ Battery operated digital TV with car charger adapter
- ☐ Grill with extra propane, charcoal, or sterno (Outdoor Use Only)
- ☐ Matches in waterproof container or butane starter for grill
- ☐ Paper plates/bowls/cups, plastic eating utensils, napkins, paper towels, moist towelettes
- ☐ Manual can opener and bottle opener
- ☐ Cleaning supplies
- ☐ Non-scented liquid household chlorine bleach or water purification tablets to purify water
- ☐ Duct tape
- ☐ Work gloves
- ☐ Heavy-duty outdoor extension cords
- ☐ Waterproof tarps
- ☐ Plastic sheeting
- ☐ Rope
- ☐ Basic tool kit
- ☐ Corded phone
- ☐ Two-way radio if power, terrestrial telephone and cell towers fail
- ☐ Fire extinguisher
- ☐ Smoke detectors
- ☐ Carbon-monoxide detectors
- ☐ Waterproof container or re-sealable plastic bag to store important papers like insurance, medical, bank, or Social Security documents
- ☐ Cash (without power, credit cards are unusable)

Health Essentials

- ☐ First Aid Kit
- ☐ Two week supply of prescription drugs
- ☐ Two week supply of vitamins
- ☐ Over the counter pain reliever
- ☐ Antibacterial hand soap
- ☐ Toilet paper
- ☐ Plastic garbage bags
- ☐ Mosquito repellent
- ☐ Sunscreen
- ☐ Toiletries/hygiene items

For Your Pet

- ☐ Non-perishable food
- ☐ Water
- ☐ Medication
- ☐ Documentation, license

Notes



Atlantic Basin Hurricane Tracking Chart

National Hurricane Center, Miami, Florida

Walgreens

