

### **Safety First**

If you are in the path of a hurricane or other storm:

- ❖ In buildings, avoid elevators; for tornados, move to an underground shelter, or interior room or hallway on the lowest floor and stay away from corners.
- ❖ Stay inside and away from windows, skylights and glass doors.
- ❖ Know your community's evacuation plan and do so immediately if asked.
- ❖ Avoid washed-out and wet roads that can hide downed electrical lines.
- ❖ If you're in your car in the vicinity of a tornado, get out immediately and find safe shelter or lie flat in a ditch. Do not take shelter under an overpass or bridge.
- ❖ Flying debris causes injuries and fatalities, so use your arms to protect your head and neck.
- ❖ Drive only if it's absolutely necessary. If you're in an evacuated area, don't return to your home or business until authorities say it's safe.

### **Before the storm**

You can take action to reduce storm damage:

- ❖ Install storm shutters or impact-resistant window systems.
- ❖ Keep your roof in good shape; choose material designed to withstand high winds.
- ❖ Remove yard debris, like dead tree limbs, that high winds could transform into missiles.
- ❖ Make sure you, your family and/or employees know how to shut off utilities.
- ❖ Back up computer records and store them at least 50 miles off-site.
- ❖ Gather important records, including inventory lists and insurance information, to take with you if you must evacuate.

### **An emergency kit**

There are six basics every family should have on hand in case of an emergency. Keep them in an easy-to-carry container in case you need to evacuate.

- ❖ Water: A three-day supply (one gallon per person per day)
- ❖ Food: A three-day supply of non-perishable food that requires no refrigeration or cooking, and little or no water to prepare.
- ❖ First-aid kit
- ❖ Non-prescription and prescription drugs: Pain relievers, antacid, anti-diarrhea medication, etc.
- ❖ Tools and supplies: Battery-operated radio and extra batteries, flashlight and extra batteries, cash or traveler's checks, non-electric can opener, etc.

### **Other useful items:**

- ❖ Any gas or diesel fuel container
- ❖ AA-, C-, D-cell and 6-volt-batteries (rechargeable), coolers (non-electrical)
- ❖ Two-way radios, weather band radios, tarps, waterproof sheeting, ground anchor systems, tie-ins
- ❖ Portable generators to provide light, communications or to preserve perishable food in the event of a power outage
- ❖ Install storm shutters or impact-resistant window systems.

## **Know your insurance policy – and your needs**

Storm-related expenses insurance typically covers:

- ❖ Damage to roofs and walls
- ❖ Damage to cars
- ❖ Damage to personal belongings
- ❖ Additional living expenses (if you cannot live in your home during repairs)

Costs insurance typically does NOT cover, unless optional coverage is purchased:

- ❖ Flood damage
- ❖ Earthquake damage
- ❖ Loss of business income

### ***Word to the wise if you have damage***

If you have serious damage, you'll probably need a contractor to handle repairs. But be careful – scam artists posing as legitimate contractors sometimes target victims of storms when they're most vulnerable. It's important to avoid being victimized after a storm as well.