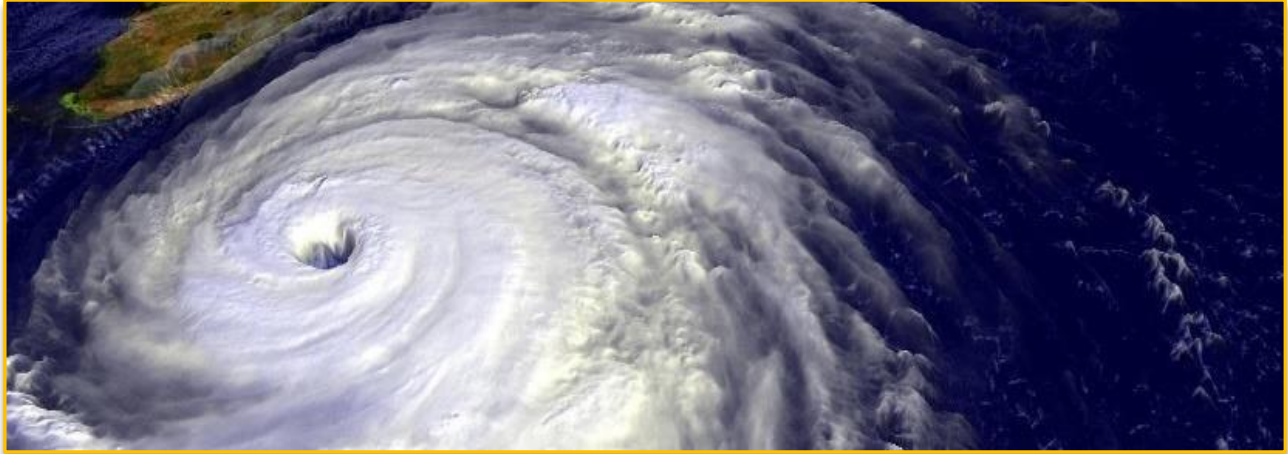


2024 HURRICANE PREP & STORM RECOVERY Checklists



Make a Family Disaster Plan
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Make a Family Disaster Plan



Where will your family be when disaster strikes? At home? School? Work? Will you be able to contact each other? Will you know how to stay safe?

Creating a family disaster plan is the first step toward disaster safety. The next is making sure your family knows the plan. Conduct a drill at least once a year to keep everyone ready for the real thing.

Here's how to put together your family disaster plan:

Discuss these questions:

- What is my family/household communication plan?
- How will I receive emergency alerts and warnings?
- What is my evacuation route?
- What is my shelter plan?
- Is my disaster supply kit up-to-date?

Keep in mind these specific household needs:

- Ages of household members
- Medical needs like prescriptions and equipment
- Disabilities or access and functional needs
- Dietary needs
- Pets or service animals
- Languages spoken

Set up a family meeting place:

- Pick two places to meet your family. Meet outside your home in case of a sudden emergency or at a friend's or neighbor's house if you can't return home.
- Be sure that everyone knows the address and phone number for each meet-up location.

Determine an emergency contact:

- Ask an out-of-town friend to be your emergency contact. Everyone must know this person's phone number. Family members should call this person and tell them where they are located.



Build Your Disaster Supply Kit



A disaster supply kit will enhance your safety and comfort after an emergency or disaster. Gather nonperishable food, water, cash, medicines, and other supplies that will last for at least 72 hours.

By assembling a disaster supply kit, you can meet your own needs during recovery, which allows emergency officials and first responders to focus on neighbors who cannot help themselves.

Basic Supply Checklist

- Cash: banks and ATMs may not be open or available for extended periods
- Water: at least 1 gallon per person per day for 3-7 days for drinking and sanitation
- Food: enough for 3-7 days, including non-perishable food and drinks, food for infants and the elderly, snack food, manual can opener, vitamins
- Meal supplies: paper plates, paper cups, paper towels, and plastic utensils
- Radio: battery-powered radio and NOAA weather radio with extra batteries
- Sleeping bag, blankets, and pillows
- Clothing: seasonal, rain/snow gear, and sturdy shoes
- First aid kit
- Medicines and prescription drugs (one week or longer supply with a list of all medications, dosage, and any allergies)
- Toiletries: hygiene items, moisture wipes, and sanitizer
- Flashlight and batteries
- Car and house keys
- Toys, books, and games
- Fire extinguisher
- Whistle to signal for help
- Dust mask to help filter contaminated air
- Wrench or pliers to turn off gas or utilities
- Maps
- Cell phone with chargers and a backup battery
- Paper and pencils
- Household chlorine bleach and medicine dropper to disinfect water
 - Glasses, contacts, and contact lens solution
 - Infant formula, bottles, diapers, wipes, and diaper cream
- Copies of health insurance and/or Medicare identification cards
- In case of emergency (ICE) contact information for doctors, relatives, or friends



Get a #HurricaneStrong Insurance Checkup



Are you in the dark about what your insurance policy will provide after a hurricane? For example, you may have coverage for food that spoils when the power fails even if your home isn't damaged. And that food spoilage coverage may be deductible-free.

Did you know that a special, separate policy is required to cover floods? Flood policies have a 30-day waiting period, and coverage limits may or may not provide enough to repair and rebuild your home after flood damage.

These are the kinds of questions you can answer during an annual insurance checkup to keep your policy current and keep you in the know before hurricanes strike.

Contact your home insurance company or agent and request a policy review. Ask these questions to make sure you have the right financial resources to rebuild, recover, and bounce back from a hurricane or any disaster.

Coverages – Know the Basics

1. What type of insurance policy do I have? Is it the right kind for me?
2. Is my home insured for actual cash value or replacement cost?
3. If my home is uninhabitable, will my policy provide temporary living expenses? What is the time limit?
4. What liability coverage limits should I choose?
5. Are my personal belongings covered? How is the limit established?
6. Do I need individual policies for high-value personal items? What are some examples?
7. How do I cover flood losses if they're not part of my homeowner's policy?

Deductibles and Claims

1. What is my deductible? What are my options?
2. How is a hurricane deductible different? How much savings should I have in reserve to meet my deductible?

Take photos of your possessions and include them in your spreadsheet. You can also store them on a flash drive.

Make copies of the spreadsheet and photo drive and store one copy in a fireproof safe or safety deposit box. Send additional copies to a trusted relative or friend to ensure you have access when a disaster strikes as you may not be able to get home right away.

Scan and store all records electronically and back up on the cloud whenever possible.

3. Track receipts

For more expensive items, store receipts electronically in a folder backed up to the cloud, on a flash drive, or in a written physical record along with other essential documents in a sealed waterproof bag.

If you are keeping a physical record, keep a copy in your "go bag" in case you have to evacuate.

4. Register goods

Take advantage of all product warranties by registering your new appliances and products. That way you can get helpful information about the product for an insurance claim.

For more information about insurance, check out [A Homeowner's Insurance Guide to Natural Disasters](#) for an introduction to mitigation and policy benefits, limitations, and ways to save with credits and discounts.



Flood Safety and Home Protection



You can protect your family and prevent devastating damage to your home caused by storm surge flooding and rising waters when hurricanes strike by planning ahead. Follow the guidelines below to make sure you are safe, and your home is protected.

Family Safety in a Flood

- Purchase and monitor a NOAA Weather Radio and download mobile weather alerting apps to stay informed of potential severe weather activity in your area.
- If flooding is expected or occurs, get to higher ground. Stay away from flood-prone areas, including dips, low spots, valleys, ditches, and washes.
- **Do not** allow children to play near high water, storm drains, or ditches.
- Avoid flooded areas or those with rapid water flow. **Do not** attempt to cross a flowing stream. Remember, six inches of fast-flowing water can knock you off your feet.
- Flooded roads could have significant damage hidden by floodwaters. **NEVER** drive through floodwaters, on flooded roads, or over bridges. Remember, it only takes two feet of water to lift and float most automobiles, even trucks and SUVs.
- Do not camp or park your vehicle along streams and washes, particularly when threatening conditions exist.
- Be especially cautious at night when it is harder to recognize flood dangers.
- Pay special attention to the latest information when unusually heavy rains occur or are forecast, especially when the National Weather Service issues flash flood and riverine flood watches and warnings.
- Remember, always heed the [Federal Alliance for Safe Homes \(FLASH\)](#) and [National Weather Service](#) flood safety warning, “Turn Around, Don’t Drown!”

Protecting Your Home in a Flood

On average, flooding causes more than 90 percent of disaster-related property damage in the U.S. each year. However, financial and physical mitigation can make a positive difference.

Follow the steps below to prevent costly damage to your home from flooding during a hurricane or any severe weather event.

Insurance

Most homeowner insurance policies do not cover flood damage, but nearly every home has some level of flooding risk. That is why flood insurance is one of the best financial protections for your home.

You can determine your flood risk by contacting your insurance professional, local growth management agency, building and zoning department, or visiting www.floodsmart.gov.

Even if you live outside mapped high-risk flood zones, you may need flood insurance someday. Typically, the lower the risk, the lower the cost, so exploring coverage options is an excellent way to ensure you have resources necessary to recover from a future flood event.

Remember that there is a **30-day** waiting period before flood policy coverage goes into effect, so it is almost always too late to purchase a policy once hurricane watches and warnings occur.

Home Preparation

Take inventory of all personal items (including model types, serial numbers, pictures, and descriptions). Scan **all** important documents or place copies in a water-resistant, fireproof box or bank safe deposit box. Store copies of these items in your disaster supply kit or “go bag” as well.

Mitigation

It can flood anywhere it can rain, so you should protect your home’s major appliances from water that could enter your home. If your appliances are in the garage or outside your home, you can prevent damage by elevating them.

Here are some things to keep in mind about floodwaters.

- Floodwater is not clean water.
- Just a few inches of water can permanently damage many appliances.

- Several hours of inundation can permanently affect the internal components of items such as washers, dryers, furnaces, and air conditioning equipment.

You can avoid the expense of replacing appliances and equipment inside your home by elevating or protecting the following:

- Washers & dryers
- Heating Ventilation and Air Conditioning (HVAC) equipment
- Water heaters
- Electrical panels and electrical service components, such as switches and receptacles
- Telephone, computer, and communications equipment
- Electronics such as televisions, cable boxes, etc.

Consider the following options to avoid costly damage **outside** your home:

- Air conditioning compressors, heat pumps, or package units (single units that include a furnace and air conditioner) can be placed on a base made of masonry, concrete, or pressure-treated lumber. Conform to all applicable permitting rules and building codes and use licensed, bonded, and insured professionals to perform the work.
- Some equipment can be elevated and mounted on the side of your home. Consult an engineer to determine the best way to raise your appliances as components are heavy and require unique designs to carry the weight.
- Be sure to anchor mount elevated exterior appliances such as fuel tanks as well.
- Install sewer backflow valves to prevent sewage entry into your home during flooding.
- Do not overlook your landscape. Observe how water flows around your home and use culverts and landscaping to ensure it flows away from your foundation.



Hurricane Preparedness Checklist for Pets



Hurricane season runs from **June 1 through November 30**, but having a plan for your pet's safety is beneficial year-round. You can use this checklist to ensure that you and your pet are ready in any emergency.

1. *Consider these options for your pet's location during a hurricane.*

- Take your pet to a friend's or family member's house or a hotel outside the threat zone. Make arrangements ahead of time to avoid last-minute surprises and confusion.
- Keep your pet with you in a secure, storm-prepared shelter location. Find evacuation shelters that accept pets ahead of time.
- Leave your pet with a friend in a safe zone or make boarding arrangements with a veterinary clinic or kennel. Talk to the kennel about advance registration and requirements like shots.

2. *Keep your pet prepared at all times.*

- Keep your pet up-to-date on their shots and maintain proper paperwork. Make sure your pet has a microchip and is wearing vaccination tags. Keep electronic and paper copies of your pet's current medical records. Maintain an up-to-date photo of your pet.

3. *Create a disaster kit for pet supplies in case of an evacuation.*

- Portable carrier (large enough for the pet to stand up and turn around)
- Extra leash, collar, and ID tag
- Pet food: at least two weeks of dry food in a water-tight container or canned food (include a manual can opener)
- Water: at least two weeks of clean water (large dogs need 1 gallon per day)
- Up-to-date health and immunization records
- Medications (flea and tick preventative, a two-month supply of heartworm prevention medication, all prescription medications)
- Litter/newspapers for clean-up
- Toys and treats
- Towels
- First-aid supplies
- A recent photo of you with your pet

Take inventory of your supplies and review all records periodically so your pet can be safe and cared for during a hurricane or any disaster.



Is Your Home Inventory #HurricaneStrong?



If a hurricane damaged your home and belongings this week, would you have everything you need to file a complete and thorough claim?

Do you have a written, photo, or video inventory of your belongings that is current and detailed?

Does each record include the date of purchase, price, and serial number?

Follow these steps to create a home inventory that will make future insurance claims run smoothly:

1. Plan ahead

Creating a home inventory may feel overwhelming, so break it into manageable chunks by capturing one location at a time.

Think about each room and section of your home. Don't forget your attic, basement, closets, garage, and any detached structures, such as tool sheds.

Consider asking a family member to help document the items.

2. Pick a method to fit your needs

Visual Inventory

A quick, simple way to create your inventory is by using your phone to take photos and videos of belongings, as well as entire rooms, closets, and drawer contents.

As you record each space, narrate the description of items ("Brand X television purchased in 2009"). Take a photo of the serial number and label. If you have the receipt, take a photo of it too so that the records are stored together.

Regardless of how you capture your inventory, remember to back up the videos and photos on the cloud.

Written Inventory

If you prefer a written record, create a spreadsheet or list to catalog your belongings. Be sure to include columns for item descriptions, purchase dates, serial numbers, and any other relevant information.

Take photos of your possessions and include them in your spreadsheet. You can also store them on a flash drive.

Make copies of the spreadsheet and photo drive and store one copy in a fireproof safe or safety deposit box. Send additional copies to a trusted relative or friend to ensure you have access when a disaster strikes as you may not be able to get home right away.

Scan and store all records electronically and back up on the cloud whenever possible.

3. Track receipts

For more expensive items, store receipts electronically in a folder backed up to the cloud, on a flash drive, or in a written physical record along with other essential documents in a sealed waterproof bag.

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