



How Ready are You for the Next Big Storm?



Summary Outline:

- **Are You Ready for the Next Major Hurricane?**
- **Things to Think About BEFORE the Storm...**
- **Contents in Your Basic Emergency Supply Kit**
- **Before, During, and After the Storm**
- **Take Action to Protect Your Property**
- **FEMA Disaster Assistance Information**

Presented by:



Starkweather & Shepley
Insurance Brokerage, Inc.

Hurricane Preparedness Guide

Table of Contents

Message from Starkweather & Shepley	Page 3
Are you ready for the next hurricane?	Page 4
Things to Think about <u>before</u> the Storm	Page 5
Basic Emergency Supply Kit	Page 6
Other Items to Consider in Your Kit	Page 7
Before, During, and After the Storm	Pages 8- 9
Take Action to Protect Your Property	Page 10
After the Storm — FEMA Assistance	Page 11

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Over the past 100 years, our region of the United States has been threatened and sometimes devastated by the power of a hurricane. It seems the frequency and strength of these storms grow annually. Starkweather & Shepley hopes this guide will aid you to effectively prepare for the potential impact of these meteorological titans.

All the data from this booklet comes from the following resources and is available to anyone via the internet. We have merely consolidated and repackaged much of this data into (hopefully) a more readable format. We would like to thank the following on-line resources we accessed in putting this booklet together: fema.gov, ready.gov, health.ri.gov, riema.ri.gov, nhc.noaa.gov, foodsafety.gov, & ri.gov, and floodsmart.com

For more information, we recommend you visit these websites and your local Emergency Management Agencies.

On behalf of the entire staff at Starkweather & Shepley, its affiliates, subsidiaries, and offices, I wish you a safe and healthy hurricane season.

Sincerely,

Nat

Natale P. Calamis
President & CEO

Are You Ready for the Next Hurricane?

Hurricane season (June 1st thru November 30th) will be upon us soon. If a hurricane were approaching our coast-line today, would you be ready to evacuate or ride out the storm at home?

There are many things to consider before, during, and after a hurricane. All are very important and could help save your life and the lives of others in addition to reducing loss to property. Today, the damage to property costs are in the billions. Even though the number of people injured or killed have been declining, our risk to hurricanes increases. We can reduce the impact through proper preparedness.

Action Checklist:

Step 1: Emergency management authorities base their recommendation on knowledge of the strength of the storm, if the authorities recommend evacuation - you should leave!

Step 2: If your home or business is in an area subject to flooding or storm surge, it is imperative you have an evacuation plan.

Step 3: If your home or business is not in an area subject to flooding or storm surge and local officials don't recommend evacuation, you're typically safer in your own home.

Step 4: If you are 'riding out the storm', expect to be with out power, telephone, water or other utilities for at least 1 week.



Things to Think about Before the Storm...

- If you were told to evacuate...
 - Where would you go? - The home of a family member or friend, a local inland hotel, or a public shelter?
 - What evacuation route would you take?

Your local emergency management agency can help you answer these questions.

- Pick **two** places to meet if you and your family become separated.
- Plan on how you will take care of...
 - Family members and friends with **disabilities and other special needs**. For more information, you can refer to www.ready.gov/america/getakit/disabled.html
 - **Older Americans**. For more information, you can refer to www.ready.gov/america/getakit/seniors.html
 - **Your pets**. For more information, you can refer to www.ri.gov/hurricane/animalplan.php
- Use the Texting feature on your cell phone to communicate. Quite often in an emergency, the phone lines are limited and get overloaded. However, in previous disaster events, the texting feature on your phone has proven a more reliable means of communication.

Basic Emergency Supply Kit:

- ☐ Water: one gallon *per person per day* for at least three days, for drinking and sanitation
- ☐ Food: at least a three day supply of non-perishable food
- ☐ Battery-powered or hand crank radio and a NOAA Weather Radio with tone alert and extra batteries for both
- ☐ Flashlight and extra batteries
- ☐ First Aid Kit
- ☐ Whistle to signal for help
- ☐ Dust Mask to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place
- ☐ Moist towelettes, garbage bags and plastic ties for personal sanitation
- ☐ Feminine supplies and personal hygiene items
- ☐ Wrench or pliers to turn off utilities
- ☐ Can opener for food
- ☐ Prescription medications and glasses
- ☐ Sleeping bag or warm blanket for each person
- ☐ Cell phone with charger
- ☐ Infant formula and diapers
- ☐ Cash or traveler's checks and change
- ☐ Complete change of clothes
- ☐ Important family documents like copies of insurance policies, identification and bank account records in a waterproof, portable container

Other Items to Consider in your Kit:

- Pet food and extra water for your pet
- Emergency reference material such as a first aid book or information from www.ready.gov
- Household chlorine bleach and medicine dropper –
When diluted **9 parts** water to one part bleach, bleach can be used as a disinfectant. Or in an emergency, you can use it to treat water by using **16 drops** of regular household liquid bleach per gallon of water.
Important: Don't use scented, color safe or bleaches with added cleaners.
- Fire Extinguisher
- Matches in a waterproof container
- Mess kits, paper cups, plates, plastic utensils, and paper towels
- Paper, and pencil, books, games, puzzles or other activities for children

Important Note:

If the electricity goes off, use the perishable foods from the refrigerator. Then, use the frozen foods. Try to minimize the number of times you open the refrigerator or freezer doors by posting a list of refrigerator or freezer contents on the door.

To find out more on how to keep food safe during and after an emergency, we recommend you visit

www.foodsafety.gov/keep

Before, During, and After the Storm

WHEN A HURRICANE IS APPROACHING

Listen to your local radio, TV stations, and local Emergency Management websites for update storm information.

A hurricane watch means possible danger; if the danger increases, a hurricane warning will be issued.

Saffir-Simpson Scale for Hurricane Classification				
Strength	Wind Speed (Kts)	Wind Speed (MPH)	Pressure (Millibars)	Pressure
Category 1	64- 82 kts	74- 95 mph	>980 mb	28.94 "Hg
Category 2	83- 95 kts	96-110 mph	965-979 mb	28.50-28.91 "Hg
Category 3	96-113 kts	111-130 mph	945-964 mb	27.91-28.47 "Hg
Category 4	114-135 kts	131-155 mph	920-944 mb	27.17-27.88 "Hg
Category 5	>135 kts	>155 mph	919 mb	27.16 "Hg
Tropical Cyclone Classification				
Tropical Depression		20-34kts		
Tropical Storm		35-63kts		
Hurricane		64+kts or 74+mph		

- ☐ Bring in garbage cans, lawn furniture and other items that could be blown away.
- ☐ Fill your car's gas tank and prepare to evacuate if told to do so.



Before, During, and After the Storm (cont'd)

- Take photos of your real and personal property to help substantiate claims you may have due to storm damage.
- If you are told to evacuate, you should do so immediately.

DURING THE STORM

- If you are not advised to evacuate, remain indoors, away from windows.
- If necessary, seek refuge in an interior, windowless room. Use a mattress to protect you from falling debris.

AFTER THE STORM

- Listen to your local radio stations for official disaster relief information and instructions.
- Be prepared to do without power, telephone or any outside services for a week or more.
- Watch out for downed power lines, weakened structures, rodents and snakes, and avoid puddles of standing water.
- Avoid drinking tap water.
- Eat only foods you're absolutely sure are safe.
- Be extra careful when handling power tools, gas lanterns, generators and matches.
- Avoid using candles as a light source. Deadly fires can result.

Take Action to Protect Your Property

- Cut back dead trees and limbs
- Buy storm shutters or pre-cut plywood for windows to reduce damage from flying debris and high winds.
- Retrofit your garage door by installing horizontal bracing onto each door panel. High winds can come through your garage and blow out doors, windows, walls and even the roof.
- **You may want to purchase flood insurance.** Speak to your Personal or Commercial Account Representative for more information, a quotation, or other concerns you may have about available programs.
- **Homeowner's policies do not cover damage from flooding, so a separate flood insurance policy is essential if you live in an area that could be flooded.**
- The maximum limits you can purchase from Federal Flood are:

	<u>Residential</u>	<u>Comm'l</u>
Building	\$250,000	\$500,000
Contents	\$100,000	\$500,000
Loss of Use	Not Covered	Not Covered
Business Interruption	Not Covered	Not Covered

- Flood insurance is available thru the National Flood Insurance Program (NFIP) and typically requires **a 30-day waiting period** before becoming effective.
- For more info, go to www.floodsmart.com

FEMA Disaster Assistance

If you don't have flood insurance or your flood losses exceed your flood insurance limits, you can apply for Federal Aid.

Very Important:

Only FEMA decides which affected state counties are eligible for Disaster Assistance.



FEMA

If you need assistance from FEMA, register on-line at www.FEMA.gov or call 800-621-FEMA (3362).

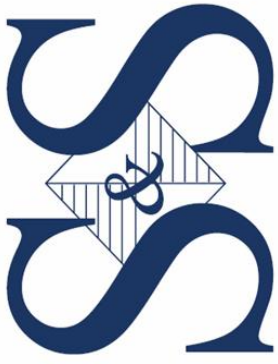
FEMA will need the following data when you call...

- Your Social Security number (or a Business's Federal Employer ID number)
- Current and pre-disaster address.
- Phone number where you can be reached.
- Insurance information, if any.
- A description of your losses that were caused by the disaster.

After you've completed your application for assistance, you will receive a nine digit FEMA application number.

Write down this number and keep it for future reference.

Businesses are only eligible for low interest USBA loans. Individuals may receive grants for items such as damage to home, personal property, rental assistance, clothes, washers, dryers, etc.



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