

TRUSTED CHOICE[®] PROVIDES DISASTER PREPAREDNESS AND RECOVERY TIPS

- Getting Started
- Prepare Home Inventory
- Storm-proofing your home
- Hurricanes
- Tornadoes
- Earthquakes
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- Thunderstorms

GETTING STARTED

A good way to begin your planning process is to gather as much information as you can. There are numerous resources available to guide you through the process of getting your household prepared to deal with a disaster. Trusted Choice[®] and the Big “I” offer many disaster-specific readiness and recovery tips for consumers including the following suggestions to get started:

- Make a list of each of your insurance policy numbers and the insurance company name, and keep the information in your wallet, purse, or on your mobile device. For example, nearly all states use some form of a wallet-size auto ID card, which is required to be kept on your person, or in the vehicle. It's a good idea to do have similar information with you on all your other insurance coverages.
- Make a record of your insurance agent's web site address, and keep this information in your wallet, purse or mobile device. After a widespread catastrophe, more and more agencies post information about claims procedures on their web site. This is especially important in cases where the agency itself has been affected, and has set up temporary operations at another location. In addition, agency web sites will usually post emergency insurance claim phone numbers, etc.

- Use social media to contact your insurance agent. Many agencies use some form of social media, such as Facebook, Twitter, etc., and these information outlets can provide vital, timely information about claims procedures and other necessary information for policyholders.
- Find out how you and your neighbors would be informed about an imminent disaster.
- Ask if evacuation routes have been established.
- Contact your city's or town's planning and emergency assistance organizations. Ask them for information about disaster planning.
- Contact your children's school(s) or day care center to learn about the emergency plans they have in place.
- If a family member is in an elder care facility, check to see what emergency procedures they will follow.
- Take a First Aid/CPR class from the American Red Cross.
- If you have pets, have a contingency plan in place. Many emergency shelters won't accept them.

PREPARE A HOME INVENTORY

If you were the victim of a major natural disaster and suddenly found yourself with nothing left, would you remember everything you lost? When is the last time you counted the number of CDs you own or took stock of the current value of your TV and video equipment, not to mention your clothing, jewelry and other personal belongings? Too often, we forget about personal valuables that are stored in closets or drawers. An inventory will help you remember what you have so you can accurately document your losses to your insurance company. For example, your insurance company will be less likely to dispute the value of your antique teapot collection if you have photographs, sales receipts and other documentation to prove it.

- Make a detailed written or videotaped inventory of your property and house-hold possessions. Take a video camera and go through every room, taping and describing what you see. For valuable items, note when and where you purchased them and how much you paid for them. Include the serial numbers of major appliances.
- Don't forget to inventory the garage, attic, basement and the exterior of your house, including landscaping and fencing.

- Update the inventory yearly.
- Keep your inventory, insurance policies and other important documents in a safe-deposit box and keep a duplicate set in a fire- and water-proof container at home. Include important documents such as wills, deeds, titles, stocks, bonds, certificates of deposit, passports, bank account numbers, credit card numbers, income tax returns, birth certificates and so on.

STORM-PROOF YOUR HOME

- Keep your home in tip-top shape to protect it against the damage of heavy winds, snow, ice or rain. Make sure your roof, windows and doors are not in need of major repair.
- Position cribs/beds away from windows or tall furniture that could slide or topple.
- If you live in a hurricane-prone area, purchase sheets of plywood to cover your home's windows and store them in your garage or shed. If you wait until a storm is imminent, your local hardware store may be sold out.
- Bolt bookcases and other tall pieces of furniture to the wall.
- Power generators are often used during power outages. If you own one, make sure it is well maintained and that all family members know how to operate it properly.
- If you live in a mobile home, make sure it is securely anchored down.
- If you own a boat, make sure it is securely moored.
- If there is a fire hydrant near your home, make sure it is clear of debris and can easily be located by the fire department.
- Remove low branches and dead trees from around your house.
- Clear debris from the chimney, gutters and vents.

HURRICANES

Before a hurricane

- Install hurricane shutters or precut 3/4" pieces of marine plywood for each window of your home.

- Make trees more wind resistant by removing diseased or damaged limbs, then strategically removing branches so that wind can blow through.
- When a hurricane is approaching, a hurricane watch or a hurricane warning will be announced through your local news media. Be prepared to evacuate, especially if you live on the coastline, on an offshore island, in a mobile home, or near a river or floodplain. High winds and flooding are common even if the hurricane doesn't make landfall. Take your disaster supplies kit, sleeping bags and blankets.
- Lock the windows and doors of your home before leaving and turn off all utilities.
- Follow the recommended evacuation routes.
- Store away lightweight objects that could become airborne.
- Anchor outdoor objects that cannot be brought inside.
- Call your emergency contact person to report your plans.
- Fill your car's gas tank.
- If you are not told to evacuate, settle in and stay put. Keep the roads free for those who need to use them. Don't be fooled! The first part of the storm is followed by a period of tranquility. It is only the eye of the hurricane passing over. The rest of the storm is yet to come.
- Collect your disaster supplies kit, blankets and sleeping bags and keep them near you.
- Keep children and pets indoors.
- Make sure your battery-powered radio is nearby.
- If you're along the immediate coast and in danger of a storm surge, go to a room on an upper floor, preferably one without windows. Stay there until the storm passes.
- If you're in a location not susceptible to a coastal storm surge, then go to an interior room on the lowest floor to protect yourself from wind-related damage.

After the hurricane

- If you have evacuated, wait until authorities tell you it's safe before returning home.

- Be alert for tornadoes.
- Stay away from flood waters.
- Use a flashlight. Do not light matches or turn on electrical switches.
- Sniff for gas leaks. If you smell gas or suspect a leak, turn off the main gas valve, open windows and evacuate. If you have any concerns, have the gas system checked by a professional.
- Do not touch wires or outlets.
- Check for frayed cords and for cracked or broken prongs and plugs.
- Turn off the main electrical circuit switch. Be careful to stand on a dry surface and do not touch the metal handle of the switch box. Use a piece of heavy rubber, plastic or a piece of dry wood to open the metal door and throw the switch. Share your concerns with a licensed electrician.
- Watch for holes in the floor, loose boards or hanging plaster.
- If your home has been flooded, check for snakes and other animals that may have entered the property.
- Before you start cleaning up debris, prepare an inventory of all damaged or destroyed personal property. If you can, videotape or photograph the damage.
- Make temporary repairs to prevent further damage.
- Clean up any flammable or poisonous materials that may have been spilled.
- Dispose of all spoiled food immediately. If you have insurance coverage for spoiled food, document your losses.
- Hold off on permanent repairs until you've received approval for reimbursement.
- Save remnants of damaged or destroyed property for your insurance company adjuster, and do not sign agreements with contractors or anyone else until you have a chance to meet with your insurance adjuster.
- Keep a written record of everyone you talk to about your insurance claim, including the date of the conversation and a summary of what was said.
- Keep all receipts.

- Your pre-disaster home inventory will be of great assistance to you at this point. After you've examined everything and determined the extent of damage, call your independent insurance agent as soon as possible to file a claim.

TORNADOES

Before the tornado

- Become familiar with the type of alarm or notification system your local government will put into effect to let you know if a tornado watch or warning is being issued. Above all, don't wait until a tornado warning is issued to find out what to do. Make sure everyone in the family is fully prepared to take responsibility for his or her own safety.
- The best preparation for a tornado is to be alert to changing weather patterns. Pay attention to weather reports and rely on your own instincts and experience.
- Nature provides certain environmental clues that may precede a tornado. Look for a dark, greenish sky, a wall of clouds and pieces of hail sometimes as large as grapefruits. Eyewitnesses say a tornado produces a loud roar, similar to that of an approaching freight train.

During the tornado

- The safest place to be during a tornado is underground. If there is no basement in your home, a small room in the middle of the house is best. Stay away from windows.
- Get under a steady piece of furniture, such as a heavy table or desk. Hold on to it and use your arms to protect your head and neck.
- If you live in a mobile home, even if it has tie-downs, you should leave and seek shelter somewhere else.
- If there is no safe place inside, go outside and lie flat on the ground with your hands over your head and neck.
- If you're in a car, get out and seek a safe shelter or lie down in a low area, again with your hands over your head and neck.
- If you're in a high-rise building, make your way to an interior room on the lowest floor. Avoid windows.

After a tornado

- Check for injured or trapped persons. Do not move them unless they are in immediate danger of further injury. If you have evacuated, wait until authorities tell you it's safe before returning home.
- Be alert for other tornadoes and severe weather.
- Stay away from standing water.
- Sniff for gas leaks. If you smell gas or suspect a leak, turn off the main gas valve, if possible, and evacuate. If you have any concerns, notify a professional.
- Do not touch downed power lines or wires.
- Be careful going through the wreckage. Watch for nails, exposed metal, loose boards, etc. that could cause injury. Make sure your tetanus shot is up to date and, if not, seek immediate medical assistance for any injuries.
- If you can, videotape or photograph the damage.
- Save remnants of damaged or destroyed property for your insurance company adjuster, and do not sign agreements with contractors or anyone else until you have a chance to meet with your insurance adjuster.
- Keep a written record of everyone you talk to about your insurance claim, including the date of the conversation and a summary of what was said.
- Keep all receipts including documents that reflect costs for temporary housing, clothing, food and other living expenses. Since tornado claims are frequently total losses, you may receive payment for some of these costs immediately.
- Your pre-disaster home inventory will be of great assistance to you at this point. After you've examined everything and determined the extent of damage, call your independent insurance agent as soon as possible to file a claim.

EARTHQUAKES

Before the earthquake

- Assess your home's vulnerability to earthquakes, especially if you live near a fault line. You can obtain fault zone, maps from your city or county planning

department or check with your independent insurance agent for further information.

- Locate a safe place in every room where you can go when an earthquake occurs. Choose a place away from windows where nothing can fall on you, preferably under a sturdy table or desk, or under an interior doorway.
- Help quake-proof your home by bolting tall furniture and the water heater to wall studs. Attach mirrors, pictures and other objects securely to the wall. Do not hang glass-framed pictures behind your bed.
- Use flexible connectors for gas-fueled appliances to prevent them from snapping.
- Install strong latches on cupboards to prevent objects from falling out.
- Make sure your house is bolted to the foundation. If you live in a mobile home, make sure it is securely anchored down. Check with your local building inspector to determine if walls need additional bracing.
- If a severe earthquake does occur, you may be asked to evacuate. Have your disaster supplies kit packed and ready to go.

During an earthquake

- The shaking that occurs during an earthquake typically only lasts for a few seconds, although it may seem like an eternity. To protect yourself, remember these three words: duck, cover and hold.
- Move away from windows and exterior doors.
- Lie low and take cover, preferably under a table, desk or other safe spot. Protect yourself by curling up, if you can. Cover your head, spine and chest areas. Hold onto the furniture and be prepared to move with it.
- If you're in a high-rise building, move against an interior wall: Again, try to find a desk or table to crawl under. Do not use the elevators. Expect the fire alarms and sprinklers to go off.
- If you're in a car, pull over and stop. Avoid bridges and overpasses. Stay in the car until the shaking stops.
- If you're outdoors, find a spot away from buildings, trees and power lines. Lie on the ground.

- If you're on a sidewalk near buildings, try to duck into a doorway to protect yourself from falling glass or debris.

After an earthquake

- Be prepared for aftershocks. Although they may be smaller and less intense than the main quake, they could cause additional damage or cause tottering buildings or other structures to fall. Stay indoors until after the shaking stops and you're sure it's safe to exit.
- If no one in your house is injured, place a sign saying "all OK" on the door so emergency teams can assist those who do need help.
- Check your house carefully for chimneys or walls that might be damaged and ready to fall.
- Reposition anything in your closets and cupboards that may be damaged or ready to fall.

WILDFIRES

- If there is threat of a wildfire, warnings will be issued. Listen to your local radio or TV news program for the latest information.
- Evacuate immediately, if you are told to do so. Take your disaster supplies kit with you and begin to implement the disaster preparedness plan you have already developed.
- Back your car into the garage or park in an open space, facing the direction of the escape route. Shut the car doors and roll up the windows.
- If possible, confine your pets to one room so they'll be easier to find in case you have to evacuate.
- Secure the inside of your home. Close windows, vents, doors, blinds and drapes. Open fireplace dampers and close screens.
- Move flammable furniture away from windows to the center of the room.
- Turn a light on in each room to increase the visibility of your home in heavy smoke.

- Secure the outside of the house: seal attic and ground vents with plywood; turn off propane tanks; put patio furniture inside; connect garden hoses to taps; set up a portable generator; water the shrubs close to the house.

Tips for new home construction

- Build your home away from ridge tops, canyons and areas between high points of a ridge.
- Build your home at least 30 feet from your property line.
- Use fire-resistant building materials.
- Enclose the underside of balconies and above-ground decks with fire-resistant materials.
- Limit the size and number of windows that face large areas of vegetation.
- Install dual- or triple-paned windows.

FLOODS

Before a flood

- Talk to your insurance agent about the need for flood insurance. Nearly all communities in the United States have access to flood insurance. In addition, even if your lender/mortgagee doesn't require flood insurance, this doesn't mean your property isn't in a "flood zone." Under federal guidelines, lenders are required to show evidence that a property backed by a federal loan guarantee has flood insurance, if the property is located in certain high-risk flood zones. However, more than 25% of flood damage occurs in areas that are in lower-risk flood zones. Also, even where the lender requires flood insurance, it is only required on the building, and not on the personal property. Be sure and purchase coverage on your personal property, which can be added as a separate item of coverage on your flood policy.
- Under standard flood policies, there is still no coverage for the expense of temporarily relocating (often called "additional living expense"). In addition, standard flood insurance for businesses does not cover lost business income. Talk to your agent to see if either of these coverages might be available through a specialty policy.

- When a flood watch is issued, move your furniture and valuables to higher floors in your home. If you live in a single story home, get valuables off the floor and as high as possible (for example, on top of a shelf).
- Fill your car with gas in case you have to evacuate.
- Get your disaster supplies kit ready to take with you. You may be given very short notice to evacuate.
- Bring outdoor furniture inside.
- When a flood warning is issued, listen to your local radio and TV stations for information.
- If told by authorities, turn off all utilities at the main switch and close the main gas valve.
- If told to evacuate, do so immediately, especially if the warning is for flash flooding. It will be easier to leave before the flood waters become too deep.
- If you live in a flood-prone area, stockpile emergency building materials, shovels and sandbags.
- Protect your home by having check valves installed in sewer traps to prevent flood waters from backing up in sewer drains.
- Have large corks or stoppers on hand to help plug showers, tubs and basins.
- Fill tubs, sinks and jugs with fresh water in case the water supply becomes contaminated.

During a flood

- Don't attempt to drive through floodwaters.
- Abandon your car if it stalls in an area where there are rapidly rising waters.
- No matter where you are, move to higher ground.
- Move away from rivers, streams, creeks, storm drains and other waterways.
- Avoid walking through floodwaters.
- Obey traffic instructions and detour information. They are being issued for your safety.

After a flood

- The danger caused by floods isn't over when the water recedes, so don't attempt to return home until authorities say it's safe to do so.
- If your car has been submerged, let it dry out thoroughly before trying to start it.
- Use battery-powered flashlights or lanterns to examine the premises. Do not attempt to turn the lights on until you are sure it is safe to do so.
- Watch out for snakes that may have come into your home with flood waters. Use a stick to poke through debris.
- Pump water gradually from flooded basements to avoid structural damage.
- Shovel out mud while it is still moist.
- Raise wall-to-wall carpeting to allow air to circulate through it.
- When plaster walls have dried, brush off loose dirt. Wash with a mild soap solution and rinse with clean water.
- Clean out heating and plumbing systems.
- To prevent metal objects from rusting, clean immediately, wipe with a kerosene-soaked cloth and apply a light coat of oil.
- Allow clothing and household fabrics to dry before brushing off loose dirt.
- Boil any water you use for drinking or food preparation until the water supply is declared safe.
- Throw out any food or medicine that has come in contact with flood waters.
- Take wooden furniture outside to dry, but keep it out of direct sun-light to prevent warping.
- Before the house is aired out, scrub all woodwork and floors with a stiff brush.

Saving Family Photos

Often when people are interviewed after a major disaster, they express profound sorrow over the loss of family photos. Houses and everything inside them can usually be replaced but photos, which contain years of memories and family history, cannot. These tips may help you preserve your water-damaged photos.

- Most prints, negatives and slides can be air-dried. Put the image or picture side face up and avoid touching the front surface.
- Hang items on a clothesline, using wooden or other non-abrasive clothespins or use a fan to circulate the air. If using a fan, do not aim it directly at the photos.
- For a framed photo, place the frame glass-side down and remove backing materials. Remove the photo and air-dry it. If the photo is stuck to the glass, don't remove it. Keeping the glass side down, try to dry the frame with the photo inside.
- If photos are covered with mud or dirt and are still wet, they may be gently rinsed in clean, cold water.
- If negatives are stuck together or if your photos are badly damaged, consult with a photographic conservator at your local museum or historical society.
- Consider keeping digital copies of all photos outside your home, perhaps in safety deposit box or at the home of a trusted family member or friend.

THUNDERSTORMS

Before a thunderstorm

- Remove dead tree branches near your house which could ignite and cause a fire if struck by lightning.
- Unplug all appliances before the storm hits to prevent power surges.
- Close blinds and shades.

During a thunderstorm

- Keep away from windows.
- Avoid using the phone. Telephone lines can conduct electricity.
- Stay away from faucets, sinks and bathtubs.
- If you are in or near water, go to land immediately and find the best shelter you can—preferably inside a building rather than a car.
- If you're in a car, keep the windows closed. Pull to the side of the road to wait until the heavy rain subsides. Keep away from trees that could fall on your car.

- If you are outside, find a location that is not likely to flood. Avoid tall structures, such as towers, trees, fences, telephone lines or power lines.
- Squat low to the ground and assume a tucked position. Place your hands on your knees with your head tucked between them. Try to touch as little of your body to the ground as possible. Do not lie flat on the ground, as your fully-extended body will provide a larger surface to conduct electricity.
- If you feel your hair stand on end in a storm, drop into the tuck position immediately. This sensation means electrical charges are already running up your body from the ground toward an electrically charged cloud. If you can minimize your contact with the ground, you will minimize your injury.

After a thunderstorm

- Once lightning has struck a person or an object, the person or object does not carry a charge and cannot harm you. So don't be afraid to touch or assist a person who needs help. Administer first aid or CPR immediately. A lightning victim usually suffers burns in two places on the body—where the lightning entered and where it exited.