

Tips for All Disasters

Hurricanes: Hurricanes cause heavy rains that can cause extensive flood damage in coastal and inland areas. Everyone is at risk and should consider flood insurance protection. **Flood insurance is the only way to financially protect your property or business from flood damage.** To learn more about your flooding risk and how to protect yourself and your business, visit the NFIP Web site, www.floodsmart.gov or call 1-800-427-2419.

In addition to insurance, you can also:

- Cover all of your home's windows with pre-cut plywood or hurricane shutters to protect your windows from high winds.
- Plan to bring in all outdoor furniture, decorations, garbage cans and anything else that is not tied down.
- Keep all trees and shrubs well trimmed so they are more wind resistant.
- Secure your home by closing shutters, and securing outdoor objects or bringing them inside.
- Turn off utilities as instructed. Otherwise, turn the refrigerator thermostat to its coldest setting and keep its doors closed.
- Turn off propane tanks.
- Install a generator for emergencies
- Reinforce your garage doors; if wind enters a garage, it can cause dangerous and expensive structural damage.
- Ensure a supply of water for sanitary purposes such as cleaning and flushing toilets. Fill the bathtub and other large containers with water.

Floods: Most homeowners insurance does not cover flood damage. Talk to your insurance provider about your policy and consider if you need additional coverage. The National Flood Insurance Program (NFIP) can help provide a means for property owners to financially protect themselves if additional coverage is required. The NFIP offers flood insurance to homeowners, renters, and business owners if their community participates in the NFIP. To find out more about the NFIP visit www.FloodSmart.gov.

Prepare Your Home

- Elevate the furnace, water heater and electric panel in your home if you live in an area that has a high flood risk.
- Consider installing "check valves" to prevent floodwater from backing up into the drains of your home.
- If feasible, construct barriers to stop floodwater from entering the building and seal walls in basements with waterproofing compounds.

Tornados: Determine in advance where you will take shelter in case of a tornado warning:

- Storm cellars or basements provide the best protection.
- If underground shelter is not available, go into an interior room or hallway on the lowest floor possible.

- In a high-rise building, go to a small interior room or hallway on the lowest floor possible.
- Stay away from windows, doors and outside walls. Go to the center of the room. Stay away from corners because they attract debris.
- A vehicle, trailer or mobile home does not provide good protection. Plan to go quickly to a building with a strong foundation, if possible.
- If shelter is not available, lie flat in a ditch or other low-lying area. Do not get under an overpass or bridge. You are safer in a low, flat location.
- Plan to stay in the shelter location until the danger has passed.

Heat Emergency:

- Stay indoors as much as possible and limit exposure to the sun.
- Stay on the lowest floor out of the sunshine if air conditioning is not available.
- Consider spending the warmest part of the day in public buildings such as libraries, schools, movie theaters, shopping malls, and other community facilities. Circulating air can cool the body by increasing the perspiration rate of evaporation.
- Eat well-balanced, light, and regular meals. Avoid using salt tablets unless directed to do so by a physician.
- Drink plenty of water. Persons who have epilepsy or heart, kidney, or liver disease; are on fluid-restricted diets; or have a problem with fluid retention should consult a doctor before increasing liquid intake.
- Limit intake of alcoholic beverages.
- Dress in loose-fitting, lightweight, and light-colored clothes that cover as much skin as possible.
- Protect face and head by wearing a wide-brimmed hat.
- Check on family, friends, and neighbors who do not have air conditioning and who spend much of their time alone.
- Never leave children or pets alone in closed vehicles.
- Avoid strenuous work during the warmest part of the day. Use a buddy system when working in extreme heat, and take frequent breaks.