

## **Hurricane, Flood & Emergency Preparedness**

Devastating natural disasters can happen anytime. Storms, and associated flooding, are a reminder to be constantly prepared. As such, now is the time to prepare as disasters can strike anywhere.

Some things to do, or get, NOW:

1. *Get flood insurance* as it is excluded under homeowners and renter's insurance (in addition to full and updated homeowners and auto)—before a hurricane or flood is imminent. Even if you are not in a flood plain, a hurricane or concentrated downpour can cause a flood situation in minutes. Flood insurance is cheap—get it now before the risk has been identified.
1. Flood insurance covers direct physical losses from floods and losses resulting from flood-related erosion caused by waves or currents of water exceeding anticipated cyclical levels and accompanied by a severe storm, flash flood, abnormal tide surge or a similar situation which results in flooding. Flood insurance also may cover mudslides.
2. Coverage for the structure and contents of the home are sold separately. Buildings are covered for replacement cost, but content coverage is available on an actual cash value basis only.
3. Determine if you need to buy additional private flood insurance on your home (if your home is expensive—above \$250,000).
2. Locate the switches to turn off gas, electricity and water.
3. Keep copies of important *documents offsite*. Scan copies onto a DVD.
4. Keep copies of insurance policies, phone numbers, etc. Again, scan onto a DVD but have hard copies too as a computer may not be available.
5. Keep a *first aid kit* fully stocked and ready to go in your house and vehicles.
6. Keep a *list of all medications and have a full 30-day supply* of your meds.
7. Food, medications and kennels for pets. Most shelters will only accept pets if kenneled. As a side note—it is a felony to leave pets behind.
8. *Stock your shelves with non-perishables:*
  1. Canned foods and soups
  2. Dried jerky/fruit
  3. Gatorade
  4. Breakfast/energy bars
  5. Frozen plastic jugs of water (don't use milk jugs)
  6. Batteries (a variety of types) and flashlights
  7. Cleaning supplies (bleach, towels, alcohol, hand sanitizer etc.)
9. Get *cash*.
10. *Video tape your assets* and store the tape in a safe manner away from your house. You cannot rely on memory after a flood, fire or similar disaster.
11. Non-scented liquid household chlorine bleach. Adding it to dirty water at 20 drops per gallon will make it safe for drinking.
12. **Tool kit** with hand operated can opener.
13. **Battery operated radio/TV.**
14. *Cut storm boards* for your windows while supply and time is plentiful.
15. Ice chest (several). Keep one that can easily be loaded into your vehicle should you have to leave your home and operate out of your vehicle for several days.

16. Turn your refrigerator and freezer to coldest settings once a hurricane, tornado or power outage is imminent. Open only as needed if power goes out.
17. *Generator*
  1. *Evaluate your needs for a generator*—and then actually get one. Before going to the local store or the internet, talk with an electrician about what size generator you might need and why you need it. Do you want a generator to run your whole house, or just for limited emergency purposes?
  2. Get a *transfer switch* permanently mounted to your house or get the necessary *extension cords* for your generator.
  3. If you have a generator, take it for a test drive to make sure it actually works.
  4. Get enough gas/diesel *cans* to last you through several days of use. This probably requires 10 five-gallon cans. Fill the gas cans only once a hurricane or power outage is imminent. Otherwise, storing large quantities of gas is hazardous.
18. Charge your cell phones.
19. Get additional capacity batteries for your cell phone.
20. Have a *traditional corded phone* without the need for an additional power source.
21. Map out multiple escape routes. Have laminated folding maps in all of your vehicles.
22. Tune up your vehicle and keep them gassed up.
23. Get a power inverter for your vehicle so you can run electrical items off of your car.
24. Trim trees around your house and remove other obstacles in your yard.
25. Keep a weatherproof camera with film in it to document damage should it occur.
26. Take advantage of the Insurance Institute's home inventory software. This free program lets you scan receipts, take pictures and take inventory of what you have in the house.

<http://www.iii.org/video/know-your-stuff-home-inventory-software>

<http://www.iii.org/insurance-topics/preparedness-and-safety>

# *Sather Financial Group, Inc.*

## *Private Wealth Managers*

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### **Recommended Hurricane Supplies**

#### 1. FOOD

- Instant coffee
- Instant tea
- Powdered milk
- Pancake mix (the kind that requires water only)
- Buttermilk
- Cans of evaporated milk
- Soft drinks
- Red wine (it has the virtue of being delicious at room temperature)
- Saltine Crackers
- Wheat Thins
- Tortillas
- Peanut butter
- Jelly
- Raisins
- Dried fruit
- Canned fruit
- Canned juice concentrates that don't require refrigeration
- Cereal
- Jiffy Pop (don't count on the microwave)
- Peanuts, cashews, almonds, etc.
- Cheeses
- Honey
- Vitamins
- PowerBars or other meals in a bar
- Cookies
- Hard candy
- Marshmallows (Both treats and entertainment when cooking outside)
- Pinto beans
- Pork and Beans

\_\_\_\_\_ Rotel's Diced Tomatoes & Chile Peppers

\_\_\_\_\_ Canned soups

#### MEDICINES

\_\_\_\_\_ Get fresh supplies of all prescription medicines. A one week supply is the MINIMUM (and don't forget medicines for babies and pets)

\_\_\_\_\_ Contact lens supplies

\_\_\_\_\_ Cold medicines

\_\_\_\_\_ Alka selzer

\_\_\_\_\_ Anti-diarrhea medication

\_\_\_\_\_ Headache medicines

\_\_\_\_\_ Hydrogen Peroxide

\_\_\_\_\_ Rubbing alcohol

\_\_\_\_\_ Iodine

\_\_\_\_\_ Salve for wounds

\_\_\_\_\_ Vaseline

\_\_\_\_\_ Insect repellent

\_\_\_\_\_ After Bite (for relief of itching)

#### PETS

\_\_\_\_\_ Dog and/or cat food

\_\_\_\_\_ Dog treats

\_\_\_\_\_ Extra prescription medications for your pet

\_\_\_\_\_ Water for your pet

\_\_\_\_\_ Towels to dry your pet off when he decides to go outside in the rain

\_\_\_\_\_ A wind-proof umbrella if you have to accompany your pet outside to do his business

#### TOOLS

\_\_\_\_\_ Fire extinguishers

\_\_\_\_\_ Regular flashlights

\_\_\_\_\_ Florescent flashlights for reading

\_\_\_\_\_ Battery operated black & white TV

\_\_\_\_\_ Battery operated AM-FM radio (with Weather-Alert)

\_\_\_\_\_ Coleman lantern

\_\_\_\_\_ Tree saw for cutting fallen limbs

\_\_\_\_\_ Charcoal

\_\_\_\_\_ Charcoal fluid

\_\_\_\_\_ Duct tape (one can use it to tape over a broken glass, and a hundred other things)

\_\_\_\_\_ Fix-a-Flat aerosol

\_\_\_\_\_ Gloves

#### MISCELLANEOUS

\_\_\_\_\_ Drinking Water in clean containers. Allow at least 2 gallons per person per day. Plan on at least one week's worth (14 gallons) of drinking water per person.

\_\_\_\_\_ Other water (for flushing toilet, washing hands, bathing) (a 30 gallon plastic trash bag can transform a dirty trash can into an acceptable container of non-potable water)

\_\_\_\_\_ Water purification tablets (available at camping supply stores)

\_\_\_\_\_ Thermos for keeping beverages hot

\_\_\_\_\_ Coleman-type cooler to keep food cool

\_\_\_\_\_ Lamp oil

\_\_\_\_\_ Matches

\_\_\_\_\_ BIC lighter

\_\_\_\_\_ AA size batteries

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\_\_\_\_\_ C size batteries

\_\_\_\_\_ D size batteries

\_\_\_\_\_ 9-volt batteries

\_\_\_\_\_ Sterno

\_\_\_\_\_ Candles

\_\_\_\_\_ Full propane tanks for gas grill

\_\_\_\_\_ Lighter fluid

\_\_\_\_\_ Full tank of gas

\_\_\_\_\_ Solar shower (available at camping supply stores. Hang the container from a tree and enjoy a hot shower.

\_\_\_\_\_ Baby supplies such as baby food, diapers, baby formula, bottles, medicines.

\_\_\_\_\_ Tampax

\_\_\_\_\_ Extra cash (remember, banks and ATMs may be closed if we lose electricity)

\_\_\_\_\_ Fully charged cellular phone

\_\_\_\_\_ First aid stuff (bandages, antiseptic, gauze, tape, sterile bandages, thermometer

\_\_\_\_\_ 55-gallon garbage can (for holding water to flush the toilets)

\_\_\_\_\_ Clorox (1/4 tsp per gallon of water will help purify water in an emergency)

\_\_\_\_\_ Paper towels

\_\_\_\_\_ Toilet paper

\_\_\_\_\_ Pre-moistened towelettes

- \_\_\_\_\_ Waterless hand cleaner
- \_\_\_\_\_ Manual can opener (no electricity needed!)
- \_\_\_\_\_ Paper plates
- \_\_\_\_\_ Aluminum foil
- \_\_\_\_\_ Ziplock bags
- \_\_\_\_\_ box of 30 gallon or larger garbage bags.
- \_\_\_\_\_ Plastic sheeting (like painters drop cloths) to cover large valuables (like furniture) in case there are roof leaks or broken windows. Plastic garbage bags (30 gallon and up) can be used in a pinch. As is, they will close over small items. Make sure the tied-off top is not at a position where it will catch water and direct water inside the bag. If you cut the bag at the seams you can have an improvised drop cloth of fairly good size. Also, use duct tape to make a large drop cloth of several garbage bags if you forgot to buy plastic sheets.
- \_\_\_\_\_ roll of contractor's leaf bags
- \_\_\_\_\_ Zip Lock bags for keeping things dry
- \_\_\_\_\_ Mops and buckets for clean-up
- \_\_\_\_\_ Duct tape
- \_\_\_\_\_ Bags of ice for daily use
- \_\_\_\_\_ Coleman-type cooler to keep ice. This is in addition to a cooler to keep daily food. The object is to open the coolers as seldom as possible. Coolness is lost each time one opens a cooler.
- \_\_\_\_\_ Partially fill plastic one-litre or larger soft drink bottles with water and place in freezer. The bottles will freeze without cracking. (They have stronger plastic than one-gallon water bottles.) If the power goes out the frozen water will help keep the freezer cool. When the ice melts the water will stay in the container and you still have drinkable water. Do not use milk bottles. It is almost impossible to get all the milk out.
- \_\_\_\_\_ Dry ice
- \_\_\_\_\_ Sleeping bags
- \_\_\_\_\_ pillows
- \_\_\_\_\_ blankets
- \_\_\_\_\_ hiking shoes
- \_\_\_\_\_ extra eye glasses