

The background of the cover features a dark blue sky with a red flag in the upper left and palm tree silhouettes. A 3D map of the Southeastern United States is visible at the bottom, with a red arrow pointing to a hurricane system. The text is rendered in a metallic, 3D style.

Hurricane 2016

Survival Guide

The
weather
AUTHORITY

WJXT
4



HURRICANE 2016 SURVIVAL GUIDE

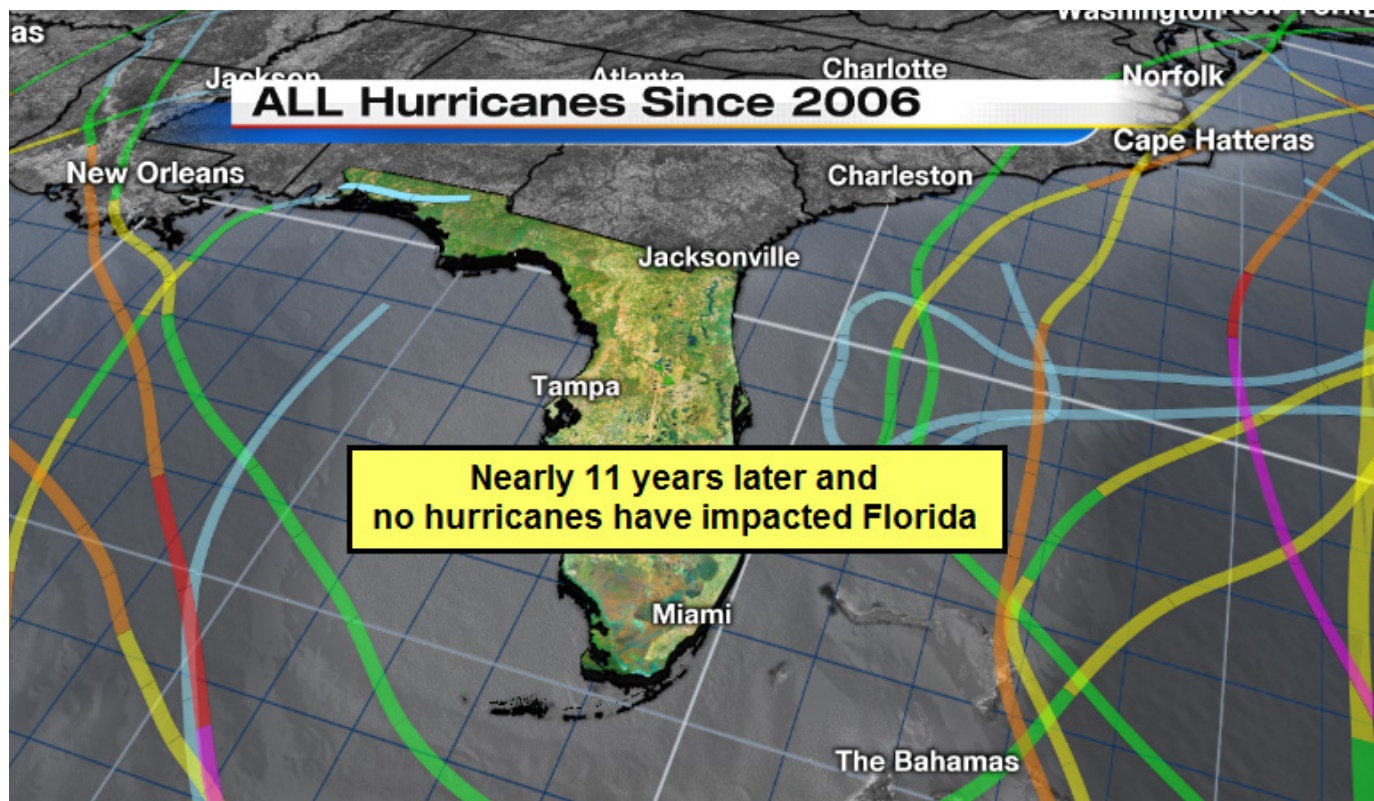


As we kick-off another hurricane season, we can look back to last year and see that El Niño did what was expected, as only two weak tropical storms impacted the United States! Both tropical storms were early in the season. Unfortunately late in the hurricane season, the El Faro, after leaving Jacksonville got caught up in major hurricane Joaquin, all 33 lives were lost.

As El Niño fades and reverses into La Niña, hurricane experts are split between cooler North Atlantic waters which have helped build hurricane suppressing high pressure and a building La Niña which tends to favor more hurricanes, and more ominously, more major hurricanes.

Additionally, as we “officially” kick-off the hurricane season on June 1, we will start with the “C” storm, Colin, as the next named storm. Already we have had Alex and Bonnie, a hurricane and a tropical storm, respectively. There have only been a handful of seasons with so much pre-season activity and all these seasons ended up with an above normal number of hurricanes and major hurricanes.

Possibly the ugliest statistic to start this season, is the number of years it has been since the United States has been hit by a major hurricane, a record breaking 11 years.



It only takes ONE hurricane to make it the worst hurricane season!

We, here at Channel 4, will watch the tropics closely and YOU need to remain vigilant, even when we are in one of the quieter seasons.

Have a plan, know your zone and prep for 5 days without help.

Inside the guide are many of the must know details to getting ready before the storm.



Staying In Touch Plan

A simple but effective family communication plan

- Plan ahead for the possibility of becoming separated from your family and friends, whether it is a personal emergency or a larger-scale disaster.
- Start by designating a single, out-of-town contact that your family or household members can call, e-mail or text message should a disaster occur. If local phone service is overwhelmed, it may be easier to call outside the area. Your contact should be aware that they are your family's designated contact.
- All of your loved ones should agree to call the out-of town contact to report their whereabouts and welfare.
- Regular contact with your designated person will help to keep everyone informed. After initial contact and depending on the circumstances, you might set a specific check-in time.
- When telephone lines are busy, e-mails or text messages may go through when calls cannot. Be sure you have correct e-mail addresses for loved ones and let them know you may communicate that way in an emergency.

Emergency contact list

- Create an emergency contact list; include phone numbers and e-mail addresses for your designated out-of-town contact, loved ones, neighbors and other emergency numbers such as police, fire and your physician.
- Make copies of the list for every family member and print a copy to keep by the phone and with your emergency supplies.
- Consider laminating a wallet-sized card version that easily fits in a purse or wallet. As a backup, be sure everyone is entered correctly into your cell phone or other handheld device.
- After creating your list, or if you have one already, check and update it periodically to reflect new contacts, numbers and e-mail addresses.
- Take a few minutes now to make or update your family communication plan and contact list.

American Red Cross Safe and Well Website

If you have been affected by a disaster, this Website provides a way for you to register yourself as "safe and well." From a list of standard messages, you can select those that you want to communicate to your family members, letting them know of your well-being. Concerned family and friends can search the list of those who have registered themselves as "safe and well." The results of a successful search will display a loved one's First Name, Last Name, an "As of Date", and the "safe and well" messages selected. Register at disaster-safe.redcross.org.





Red Cross Preparedness Guide

What to do now

- Decide where to go if ordered to evacuate, whether to a motel, with friends or relatives in a safe location, or to a Red Cross shelter.
- Put together a disaster kit as recommended in this guide.
- Register with the local emergency management agency if assistance will be needed during evacuation and there is no one else to help.

When the storm approaches

- Listen for weather updates. Hurricanes are unpredictable, so remain informed.
- Have a vehicle ready. Check gas, oil, water and maintenance.
- Check emergency evacuation supplies.
- Fill clean containers and bathtubs with water for drinking, cooking, washing and to flush toilets. A pail of water poured into the toilet will flush it.
- Turn the refrigerator and freezer controls to the coldest settings.
- Board or put storm shutters on windows to reduce the risk and danger of broken windows and flying glass.
- Clear yard of loose objects, bicycles, lawn furniture, trash cans, etc.
- Secure boats. Remember drawbridges and swing bridges will be closed to boat traffic after an evacuation order is issued.

- Leave the swimming pool filled. Super-chlorinate the water and cover pump and filtration systems and intakes.

If you can stay home

- Obtain and mark clean containers for storing water. Have a minimum of one gallon per person per day for seven days.
- Obtain a week's supply of non-perishable foods. Don't forget a non-electric can opener.
- Check disaster supply kit.
- Offer shelter to friends or relatives who live in vulnerable areas or mobile homes.
- Stay inside, away from windows.
- Wait for official word the danger is over. Don't be fooled by the storm's calm eye.

If a warning has been issued

- In the event of a hurricane warning for this area, WJXT Channel 4's news team will provide continuous coverage until the threat of a hurricane has passed. Telephone help lines will be set up at WJXT studios to offer advice and answers to evacuation and safety questions.

If you must evacuate

- Pack what will be needed.
- Turn off electricity, water and gas at the main valves and switches. Never attempt to turn utilities back on after returning home. Call the utility company

to do this so it can check for damage and breaks.

- Contact friends and relatives to let them know where you are going.
- Lock windows and doors.
- It is required that all mobile home residents evacuate for all hurricane-force winds and seek safe shelter with friends, relatives or with the Red Cross. Do not take weapons or alcohol to public shelters.

After the storm

- Have valid identification. Proof of residence will be required.
- Beware of snakes, insects and animals driven to higher ground.
- Avoid downed or dangling utility wires.
- Be cautious with fires. Do not strike matches until certain there are no gas leaks.
- If a blackout occurs, turn off or disconnect all motor-driven appliances and fixtures to avoid damage from sudden surges when power is restored.
- Avoid using candles, as they may result in fire. Use flashlights.

Helping kids cope with disasters

- As an adult, cope with the disaster in a way that will help children avoid developing a permanent sense of loss.
- Adults' reactions to an emergency gives children clues on how to act. A child may feel



HURRICANE 2016 SURVIVAL GUIDE



losses more strongly if adults are overcome with a sense of loss.

- Children's fears may also stem from their imagination and adults should take these feelings seriously. A child who feels afraid is afraid.
- When talking with children, be sure to represent a realistic picture both honest and manageable.
- When danger has passed, concentrate on children's emotional needs by asking what's uppermost in their mind. Having children participate in the family's recovery activities will help them feel that their life will return to "normal."
- Teach children how to call for help.
- Help children memorize important family information, such as family name, address and phone number.

Red Cross Adopt-A-Shelter program

Businesses and organizations interested in supporting the community in times of need can participate in the Adopt-A-Shelter program. This program is designed to assist the Red Cross in opening an adequate number of shelters in the least amount of time possible.

There is no cost to the business other than the time contributed by its employees. The American Red Cross will coordinate with interested groups to identify a shelter from its current shelter list. Once an Adopt-A-Shelter agreement is in place,

the Red Cross will provide the necessary training for 10 or more employees to run a Red Cross shelter.

For more information, call the American Red Cross at (904) 358-8091, Ext. 1831.

Preparedness videos

Residential Video

The American Red Cross and JEA have developed a video and brochure to educate about hurricane preparation, planning and recovery. This 11-minute video details information that every coastal community resident should know to prepare and stay safe before, during and after a hurricane. The accompanying brochure provides a quick reference to topics covered in the video along with additional information and checklists for assembling a disaster supply kit and steps residents should take during a hurricane watch, warning and recovery phase.

Business Video

"Get Back Into Business" is the latest product of the Northeast Florida chapter's partnership with JEA. This video offers businesses guidelines about what to do before, during and after a hurricane by explaining the four steps to prepare a business for an emergency.

Plan: Assemble a planning team to get the job done. Involving employees validates the process, encourages participation, increases overall time and energy, provides a broader perspective and ensures buy-in.

Analyze: Analyze capabilities and hazards common to your geographic area. Hurricanes, lightning and floods are valid concerns for area businesses. Look at current internal capabilities for handling emergencies.

Develop: Develop your plan with the intent of answering questions like, "What is my role?" and "Where should I go?" Everyone should have a part in writing the plan. The team should assign tasks and prioritize activities.

Implement: Implement the plan and regularly practice, act, integrate, train, evaluate, test and maintain the plan. Develop mitigation measures to prevent or reduce catastrophic loss. To get a copy, call the American Red Cross at (904) 358-8091 or 1-888-843-5748.





Supply Kit Checklist

Water

- ☐ Store one gallon of water per person per day (two quarts for drinking, two quarts for food preparation/sanitation).
- ☐ Keep at least a seven-day supply of water for each person in your household.

Food

- ☐ Ready-to-eat canned meats, fruits and vegetables
- ☐ Canned juices, milk, soup
- ☐ Staples: sugars, salt, pepper
- ☐ High-energy foods: peanut butter, jelly, crackers, granola bars, trail mix
- ☐ Vitamins
- ☐ Food for infants, elderly persons or persons on special diets
- ☐ Comfort/stress foods, cookies, hard candy, sweetened cereals, lollipops, instant coffee, tea bags

Tools and supplies

- ☐ Mess kits, paper cups, plates and plastic utensils
- ☐ Emergency preparedness manual
- ☐ Battery-operated radio and extra batteries
- ☐ Flashlight and extra batteries
- ☐ Cash or travelers' checks, change
- ☐ Non-electric can opener, utility knife

- ☐ Fire extinguisher: small canister, ABC type
- ☐ Tube tent
- ☐ Pliers
- ☐ Tape
- ☐ Matches in a waterproof container
- ☐ Aluminum foil, plastic storage containers
- ☐ Signal flare
- ☐ Paper, pencil, needles, thread, a medicine dropper
- ☐ Shut-off wrench (to turn off house hold gas and water)
- ☐ Whistle
- ☐ Plastic sheeting
- ☐ Map of area (for locating shelters)
- ☐ Fully charged cell phone and extra batteries

Sanitation

- ☐ Toilet paper, towelettes, soap, liquid detergent, feminine supplies, personal hygiene items, plastic garbage bags and ties (for personal sanitation uses), plastic bucket with tight lid, disinfectant and

household chlorine bleach

Clothing and bedding

- ☐ Sturdy shoes or work boots, rain gear, blankets or sleeping bags, hat and gloves, thermal underwear and sunglasses

Special items

For baby

- ☐ Formula, diapers, bottles, wipes and medications

For adults

- ☐ Heart and high-blood pressure medication, insulin, prescription drugs, denture needs, contact lenses and supplies, extra eye glasses, entertainment games and books and important family documents





Your First Aid Kit

A first aid kit should be kept in the home and each automobile and should include:

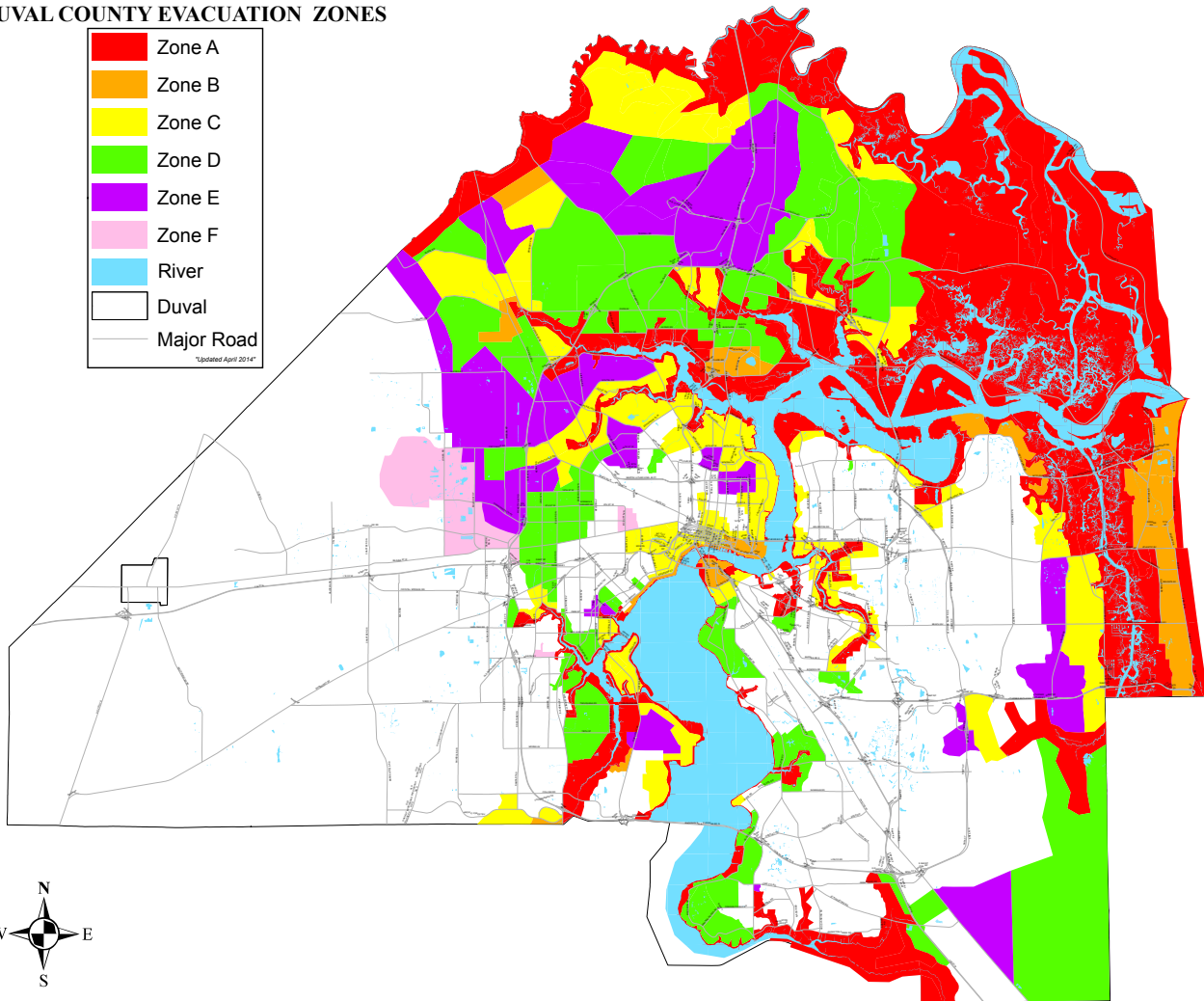
- Sterile adhesive bandages
- Sterile gauze pads
- Hypoallergenic adhesive tape
- Triangular bandages (3)
- Sterile roller bandages, antibiotic ointment, scissors, tweezers, needle, moistened towelettes, antiseptic, thermometer, tongue blades (2)
- Tube of petroleum jelly or other lubricant
- Assorted sizes of safety pins
- Cleansing agent/soap
- Latex gloves (2 pairs)
- Sunscreen
- Bug repellent
- Aspirin or non-aspirin pain reliever, anti-diarrhea medication, antacid, syrup of Ipecac (use to induce vomiting if advised by the Poison Control Center) and laxatives
- Activated charcoal (if advised by the Poison Control Center)
- Bottled water and other fluids





Know Your Zone!

DUVAL COUNTY EVACUATION ZONES

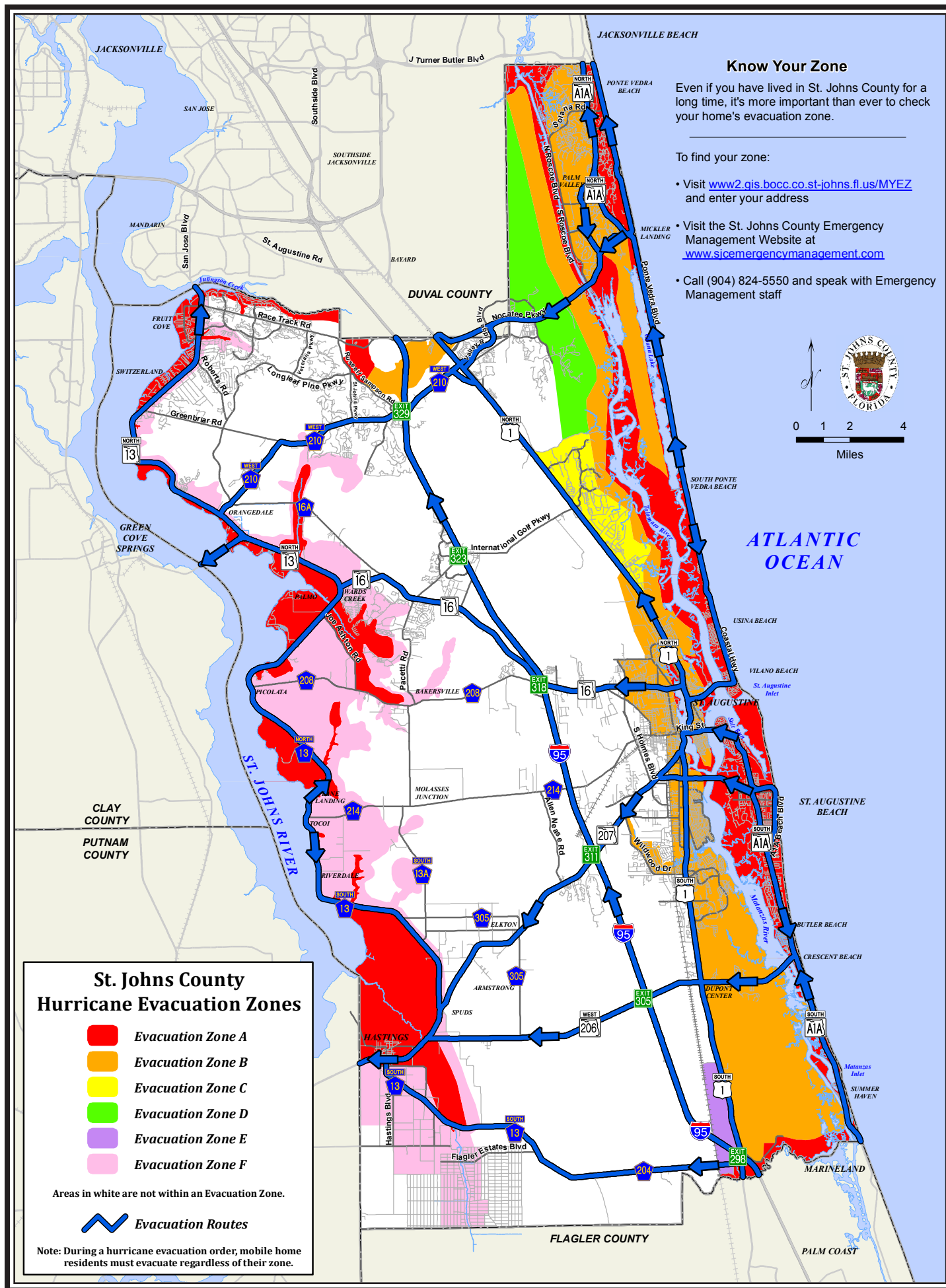


JAXREADY

Duval County Emergency Management

www.coj.net/departments/fire-and-rescue/emergency-preparedness/get-prepared/evacuation-zones.aspx

<http://www.floridadisaster.org/publicmapping/>

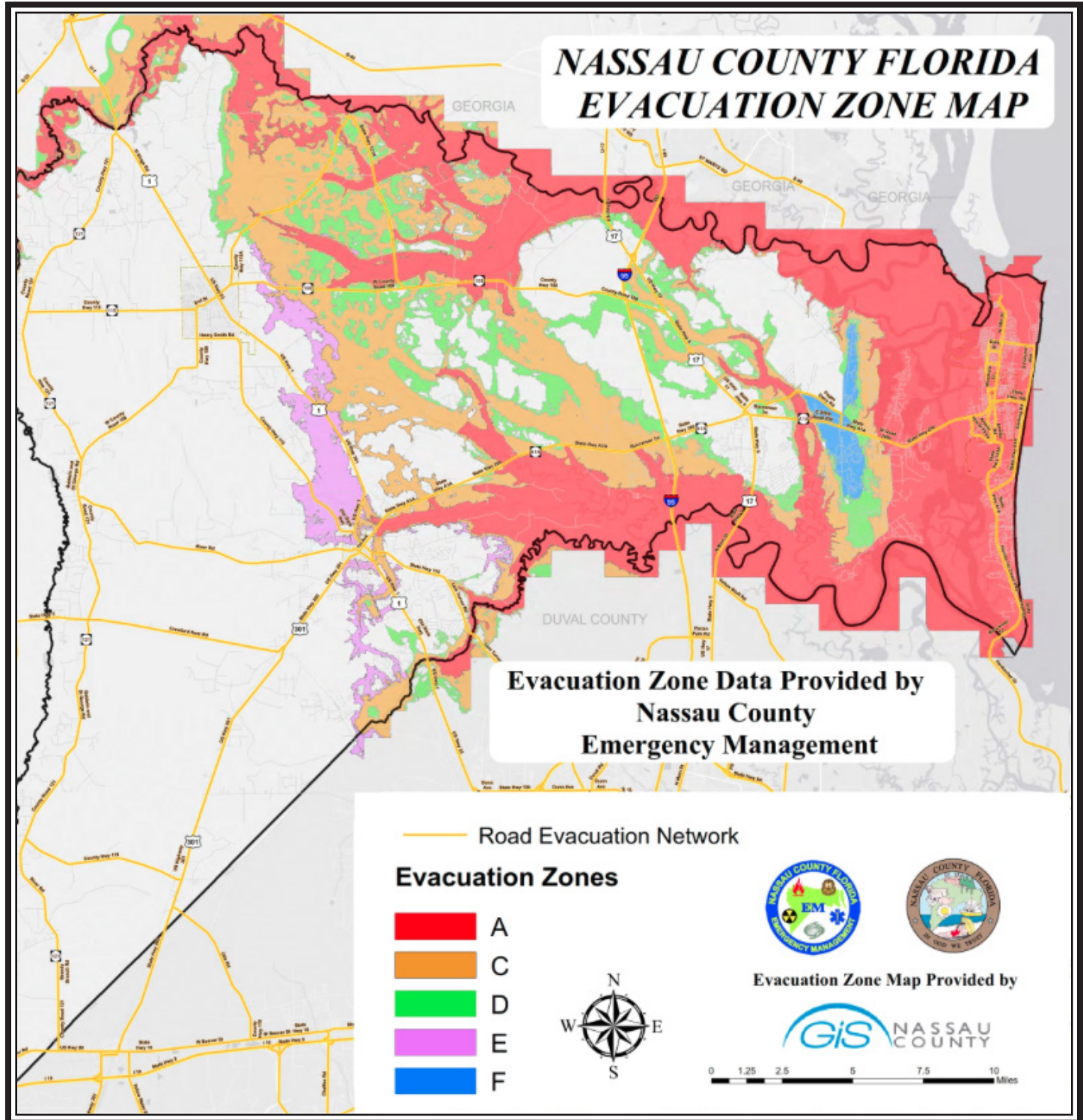




St. Johns County

- Ponte Vedra Beach/Sawgrass: north on Florida A1A, turn west onto Butler Boulevard, proceed to Interstate 95 or points west.
- Palm Valley area: Proceed southeast to County Road 210, proceed to Interstate 95 or points west.
- On the coast halfway between Mickler's Landing and South Ponte Vedra Beach: North of Guana Dam, go north to Florida A1A, proceed west across Palm Valley Bridge on County Road 210. South of Guana Dam, go south on Florida A1A, proceed west across Vilano Bridge. Continue west on Florida 16 to Interstate 95 or points west.
- St. Augustine (On the mainland): North on US 1, turn west on Florida 16 or proceed southwest on Florida 207 or south on US 1, proceed to Interstate 95 or points west.
- St. Augustine (On Davis Shores, Anastasia Island south to St. Augustine Alligator Farm): Florida A1A, proceed west across Bridge of Lions to US 1 north or US 1 south and/or to Florida 16, or Florida 207 to Interstate 95 or points west.
- South of St. Augustine Alligator Farm, including St. Augustine Beach: Nearest route to Florida 312, proceed across Mickler-O'Connell Bridge to US 1 across Florida 312 extension to Florida 207, proceed west to Interstate 95 or points west.
- South of St. Augustine Beach to Crescent Beach: South of Florida A1A to Crescent Beach, west on Florida 206, proceed across Crescent Beach Bridge to US 1, proceed to Interstate 95 or points west.
- Crescent Beach to Flagler County line: North to Crescent Beach, west on Florida 206, proceed across Crescent Beach Bridge to US 1, proceed to Interstate 95 or points west.







Major Evacuation Routes

GEORGIA

Camden County

- Residents in the Elliots Bluff, Harriets Bluff, Kings Bay, St. Marys and Point Peter areas: Take Colerain Road west to Georgia 40 then west to Folkston, US 1 north to Waycross. When you get to Waycross, take US 82 to Atkinson County, Berrien County, or continue to Turner County, which is north of Tifton on Interstate 75 at Ashburn. Take Georgia 17 north to Georgia 110 west to Georgia 32 west to US 84 south to Blackshear.
- Residents in Dover Bluff and Waverly: Take Georgia 110 north to US 82 west to Waycross.
- Residents of White Oak or west of US 17: Take Georgia 252 to Folkston, US 1 north to Ware County.
- Residents in Woodbine: Take Georgia 110 to Georgia 40 or Georgia 252; or 252 to Folkston, then to Waycross.



McIntosh County

- From the Meridian community north: Take Georgia 99 north to Georgia 57 west to Mount Vernon.
- From Harris Neck and Shellman Bluff: Take US 17 south to Eulonia. From Eulonia, take Georgia 57 west to Mount Vernon.

Glynn County

- From Fancy Bluff, south Brunswick, the Brookman community, and St. Simons, Jekyll and Blythe Islands: Take US 82 west to Waycross.
- From north Brunswick and Dock Junction: Take Georgia 303 west to US 341 North. Go west on Georgia 99 and west on Georgia 32 to Douglas.
- From Sterling and Everett: Take US 341 north to Jesup.
- From the Thalmann community: Take Georgia 32 west to Douglas.

FLORIDA

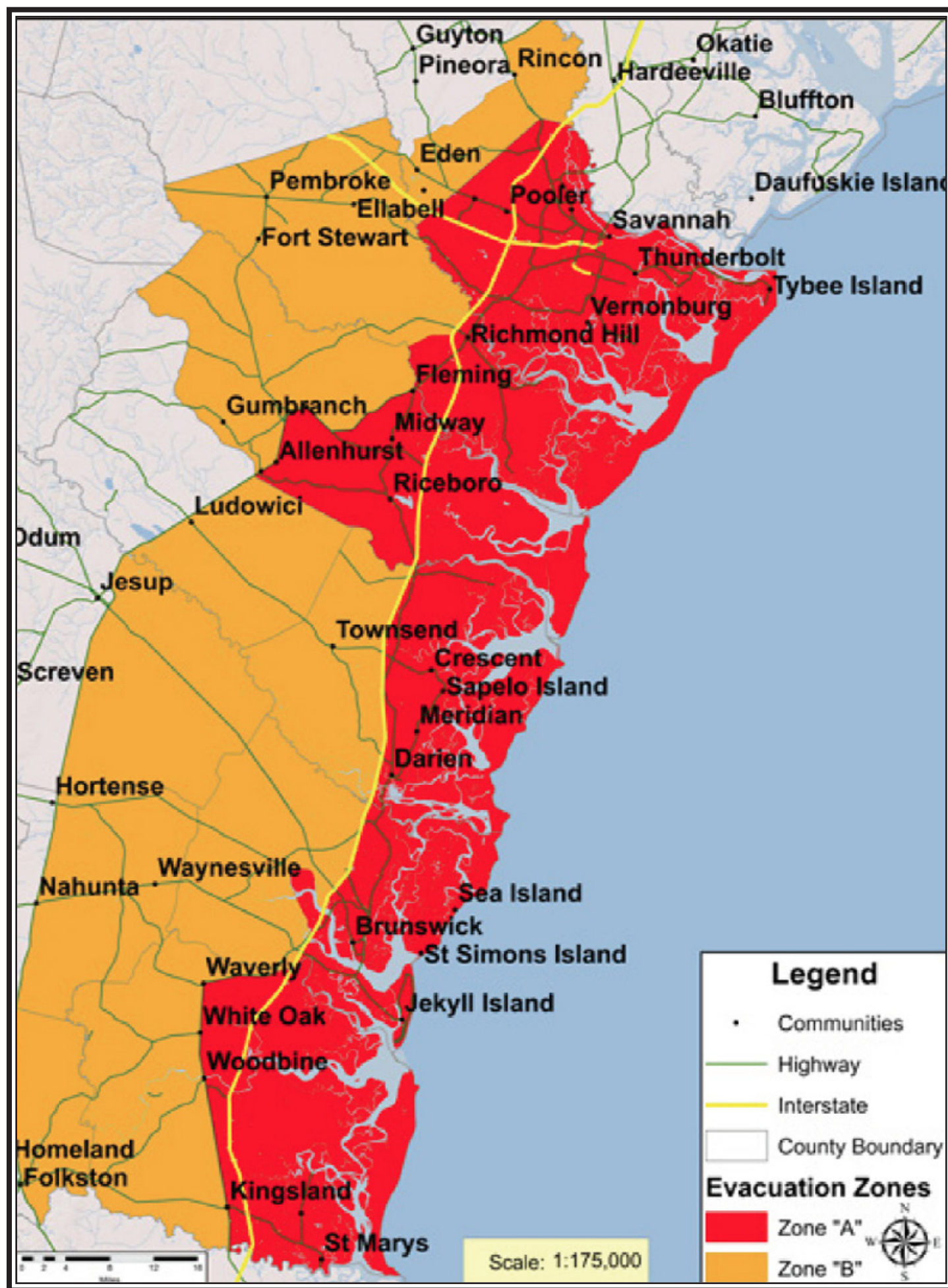
Nassau County

- Florida A1A west to US 17, Interstate 95, US 1 and US 301.

Duval County

- Heckscher Drive: Drive west to Florida 9A to points west and north.
- North of Atlantic Boulevard: Drive south and turn west on Wonderwood Drive or Atlantic Boulevard, proceed to Florida 9A north across the Dames Point Bridge (Broward Bridge) to points west via Interstate 10 or points west.
- Between Beach and Butler Boulevards: Drive south and turn west on to Butler Boulevard, proceed to Interstate 95 and points west.







Plans For Your Pets

Pet-friendly shelter info

Pet-friendly shelters have been established for the 2012 hurricane season.

There will be three pet-friendly shelter locations identified. Locations will be announced at the time of an evacuation.

Owners must pre-register their pets. Owners may pre-register online at www.jaxpets.org, pick up a registration form at various city locations or call (904) 630-CITY (630-2489) for more information.

The following animals will be allowed: Dogs, cats, ferrets, pocket pets (such as hamsters, gerbils, guinea pigs), rabbits and birds (no exotics). **NO REPTILES WILL BE ALLOWED IN THE SHELTERS.**

You may register three pets per family.

All pets must have proof of vaccination and registration, be properly crated/caged and maintained by their owners. No pets may be dropped off. Certain supplies must accompany your pet(s) to the shelter.

It is important to remember that not all shelters are activated during an emergency. This will include pet-friendly shelters. Watch the news or call 630-CITY (630-2489) to know which shelters are open during a disaster.

Animals in disaster

Our pets enrich our lives in more ways than we can count. In turn, they depend on us for their safety and well-being. Being prepared can save their lives.

In the event of a disaster, if you must evacuate, the most important thing you can do to protect your pets is evacuate them, too. So prepare now for the day when you and your pets may have to leave your home. Possible options for pets include pet-friendly hotels, private kennels, veterinarians and a family member or friend's home.

Planning and preparation will enable you to evacuate with your pets quickly and safely. But bear in mind that animals react differently under stress. Outside your home and in the car, keep dogs securely leashed, have a muzzle and transport cats in carriers.

For more information on Pets and Disasters, call your local American Red Cross at (904) 358-8091 or go to www.nefloridaredcross.org.





Flood Dangers Are Real

Much of the First Coast is prone to flood risks, particularly from June to November. Here are some things to know:

Flash flood watch vs. warning

- A watch means that conditions are favorable for heavy rain that could lead to flooding. Keep informed by watching WJXT Channel 4 and local radio broadcasts and be ready for quick action if flooding is observed or a warning is issued.
- A warning means that flooding is imminent or occurring. Act quickly, move to higher ground and take immediate precautions.

Flood safety

- Do not walk through flowing water. Drowning is the #1 cause of flood deaths, mostly during flash floods. Currents can be deceptive: 6 inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to see how deep the water is.
- Do not drive through a flooded area. More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out. If your vehicle stalls, abandon it immediately and seek higher ground. Rapidly rising water may sweep the vehicle away.
- Stay away from power lines and electrical wires. The #2 flood killer, after drowning, is electrocution. Electric current can travel through water. Report downed power lines to the power company or county emergency operations center.
- Keep children away from culverts and storm drains.
- When out of immediate danger, monitor TV, radio and weather radio broadcasts for additional information as conditions change and new reports are received.
- Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned and dried.

Property protection

- Use sand bags to reduce erosion and scouring.
- Elevate furniture above flood protection levels.
- Create floodway openings in nonhabitable areas such as garage doors.
- Seal off sewer lines to the dwelling to prevent the backflow of sewer waters.

Flood insurance

- Most people learn too late that standard property insurance does not cover flood damage or that there's a 30-day waiting period before newly purchased coverage goes into effect. There's also about a 25 percent chance of experiencing a flood during the life of a 30-year mortgage.
- Call the National Flood Insurance Program at (800) 767-4341 to learn how to purchase flood insurance and become eligible for flood assistance through local programs.

Before the flood

- Know the elevation of your property in relation to nearby streams and other waterways. For flood map information in Jacksonville call (904) 255-8310 or use Jacksonville's GIS system at <http://maps5.coj.net/website/DuvalMaps/>.
- Make plans of what you will do and where you will go in a flash-flood emergency.
- Learn more about "Duval Prepares," a local public/private partnership that helps families and businesses reduce the damages storms cause BEFORE they happen. Call (904) 630-2472 about applying for funding to make your home or business disaster-resistant.

Other numbers

- EOC Hotline: (904) 630-INFO
- City Flood Services: (904) 630-CITY



When In Doubt...Throw It Out

Meat, poultry, fish and eggs should be kept refrigerated at or below 40 degrees Fahrenheit and frozen food at or below zero degrees. When the power goes out, the refrigerator will keep food safely cold for about four hours if unopened, according to the USDA. A full freezer will maintain the temperature for about 48 hours (24 hours if half full) if the door is not opened.

Most recommendations on whether food is still safe to use are based on the temperature inside the refrigerator using a digital, dial or other type of thermometer. These recommendations are for food that has been in a refrigerator above 40 degrees for more than two hours.

Frozen Foods

	Contains ice crystals; temperature below 40°	Thawed or above 40° for more than two hours
Meat, poultry, seafood		
Beef, veal, lamb, pork, and ground meats	Refreeze	Discard
Poultry and ground poultry	Refreeze	Discard
Variety meats (liver, kidney, heart, chitterlings)	Refreeze	Discard
Casseroles, stews, soups	Refreeze	Discard
Fish, shellfish, breaded seafood	Refreeze, there will be texture and flavor loss	Discard
Dairy		
Milk	Refreeze, will lose some texture	Discard
Eggs (out of shell), egg products	Refreeze	Discard
Ice cream, frozen yogurt	Discard	Discard
Cheese (soft and semi-soft)	Refreeze	Discard
Hard cheeses	Refreeze	Refreeze
Shredded cheeses	Refreeze	Discard
Casseroles containing milk, cream, eggs, soft cheeses	Refreeze	Discard
Cheesecake	Refreeze	Discard
Fruits		
Juices	Refreeze	Refreeze, unless yeasty smell develops
Home, commercially packaged	Refreeze	Refreeze, unless yeasty smell develops
Vegetables		
Juices	Refreeze	Discard if above 40° for six hours
Home, commercially packaged	Refreeze	Discard if above 40° for six hours
Breads, pastries		
Breads, rolls, cakes without custard fillings	Refreeze	Refreeze
Cakes, pies, pastries with custard or cheese filling	Refreeze	Discard
Pie crusts, bread dough	Refreeze	Refreeze, but quality loss considerable
Other		
Casseroles – pasta, rice-based	Refreeze	Discard
Flour, cornmeal, nuts	Refreeze	Refreeze
Breakfast items, waffles, pancakes, bagels	Refreeze	Refreeze
Frozen meal, entree, specialty items (pizza, sausage and biscuit, meat pie, convenience foods)	Refreeze	Discard

Non-Frozen Foods

Meat, poultry, seafood

Raw or leftover cooked meat, poultry, fish, or seafood; soy meat substitutes		Discard
Thawing meat or poultry		Discard
Meat, tuna, shrimp, chicken or egg salad		Discard
Gravy, stuffing or broth		Discard
Lunchmeats, hot dogs, bacon, sausage, dried beef		Discard
Pizza with any topping		Discard
Canned hams labeled "keep refrigerated"		Discard
Canned meats and fish, opened		Discard

Cheeses

Soft cheeses (bleu, Roquefort, Brie, Camembert, cottage, cream, Edam, Monterey Jack, ricotta, mozzarella, Muenster, Neufchatel, queso blanco fresco)		Discard
Hard cheeses (cheddar, colby, Swiss, Parmesan, provolone, Romano)	Safe	
Processed cheeses	Safe	
Shredded cheeses		Discard
Low-fat cheeses		Discard
Grated Parmesan, Romano, or combination (in can or jar)	Safe	

Dairy

Milk, cream, sour cream, buttermilk, evaporated milk, yogurt, eggnog, soy milk		Discard
Butter, margarine	Safe	
Baby formula, opened		Discard

Eggs

Fresh eggs, hard-cooked in shell, egg dishes, egg products		Discard
Custards and puddings		Discard

Casseroles, soups and stews

Discard all

Fruits

Fresh fruits, cut		Discard
Fruit juices, opened	Safe	
Canned fruits, opened	Safe	
Fresh fruits, coconut, raisins, dried fruits, candied fruits, dates	Safe	

Sauces and spreads

Opened mayonnaise, tartar sauce, horseradish		Discard if above 50° for more than 8 hours
Peanut butter	Safe	
Jelly, relish, taco sauce, mustard, catsup, olives, pickles	Safe	
Worcestershire, soy, barbecue sauces	Safe	
Fish sauces (oyster sauce)		Discard
Hoisin sauce		Discard
Opened vinegar-based dressings	Safe	
Opened creamy-based dressings		Discard
Spaghetti sauce, opened jar		Discard

Breads, pastas and grains

Bread, rolls, cakes, muffins, quick breads, tortillas	Safe	
Refrigerator biscuits, rolls, cookie dough		Discard
Cooked pasta, rice, potatoes		Discard
Pasta salads with mayonnaise or vinaigrette		Discard
Fresh pasta		Discard
Cheesecake		Discard
Breakfast foods, waffles, pancakes, bagels	Safe	

Pies, pastries

Pastries, cream-filled		Discard
Pies, custard, cheese filled or chiffon, quiche		Discard
Pies, fruit	Safe	

Vegetables

Fresh mushrooms, herbs, spices	Safe	
Greens, pre-cut, pre-washed, packaged		Discard
Vegetables, raw	Safe	
Vegetables, cooked, tofu		Discard
Vegetable juice, opened		Discard
Baked potatoes		Discard
Commercial garlic in oil		Discard
Potato Salad		Discard



Maintenance, Safety For Generators

Staying Safe At Home With A Generator

Many Floridians bought generators during or after previous hurricane seasons -- but if the generator has been sitting ever since, there are some important steps you need to follow to be sure you won't end up with a useless piece of equipment when a storm hits.

It is important to follow the manufacturer's instructions that came with your generator about how to connect, use and maintain your generator, including how to ground it.

For a permanent, or hard-wired generator, you must have a qualified licensed electrician connect the generator to your home's wiring, and you need to have the wiring inspected by the local building department.

With portable generators, it is extremely important that they are operated outside homes and garages. They should be far enough away from living spaces that fumes will not be able to get into open doors or windows.

After every hurricane in recent years, several of the storm-related deaths have been due to carbon monoxide poisoning from improper use of portable generators.

If your portable generator has been in storage:

- Check the oil and gas before starting.
- Start the generator up once a month to keep it in working condition and to be certain the battery hasn't died.
- At least once a year, clean the terminals and coat them with an anti-oxide grease to prevent corrosion.
- Always use clean gas and be sure no rain water or storm debris from previous seasons is in the fuel.
- Do not start the generator right after filling the tank if any gasoline has spilled onto the generator. Let the gas evaporate before starting.
- Use only extension cords that can safely handle the load. Multiple extension cords are not advisable. Buy one that is long enough for the whole distance to the generator.
- Let the generator run for several minutes before plugging in any appliance. For light loads, you can plug the appliance directly into the ground fault circuit interrupter receptacle. If you are using extension cords to run several appliances, plug them in at different times several minutes apart, never at the same time.





Returning Home After A Disaster

Returning home after a major disaster can be both dangerous and difficult. Be careful entering a disaster area. Before returning to an area that has been evacuated, make sure local officials have advised it is safe to travel through areas between where you are and home.

Be ready to adapt to the conditions at hand. Use the following information as a guide for returning home after disaster strikes:

- Turn on a battery-operated radio for emergency information.
- Check for injured or trapped people and provide first aid, if trained.
- Use telephones only in the case of an emergency.
- Put on heavy shoes for protection against glass or other debris.
- Check food and water supply before using them. Foods that require refrigeration may be spoiled if the electricity was cut off for some time. Do not eat any food that has been in contact with flood waters.
- Obtain extra food, clothing, medical care or shelter at American Red Cross Emergency Aid Stations.
- Extinguish all open flames.
- Gas leaks – if not already turned off at the direction of local officials. If you smell gas, turn off the main valve, open the windows and leave the house immediately.
- Check for water leaks – if not already turned off at the direction of local officials. If water leaks are suspected, shut off the water at the main water valve.
- If instructed to do so by local officials, shut off utilities. Always have utilities turned back on by a professional.
- Look for electrical system damage. If there is damage to the electrical system, turn off the system at the main circuit breaker or fuse box.
- Check electrical appliances.
- Investigate buildings. Be careful when entering a damaged building. Stay away from fallen or damaged electrical wires. Use a flashlight to inspect damage.
- Check the sewage lines are intact before flushing toilets.
- Check house, roof and chimney for structural damage.
- Open closets and cupboards carefully.
- Clean up spilled medicines, bleaches, gasoline or other flammable liquids immediately.
- Don't drive unless absolutely necessary.

Checking appliances

If any of the electrical appliances are wet, turn off the main power switch in the house. Unplug the appliance, dry it out, then reconnect it and turn the main power switch back on. If fuses blow when the electrical power is restored, turn off the main power switch again and re-inspect for short circuits in the home wiring or appliances. Call a professional, such as an electrician, if you are unsure about doing this.



What To Do After The Storm

After the storm passes there are several steps to protect property from additional damage and to aid in the filing of an insurance claim.

Make Temporary Repairs

Make temporary repairs to prevent further weather related damage. Cover holes in the roof, walls, doors and windows with plastic or boards. Be careful not to risk your own safety in making the repairs.

Save receipts for any material you buy. Your insurance company may reimburse you for the cost.

Beware of building contractors that encourage you to spend a lot of money on temporary repairs. Remember that payments for temporary repairs are part of the total settlement. If you pay a contractor a large sum for a temporary repair job, you may not have enough money for permanent repairs.

Don't make extensive permanent repairs until after the claims adjuster has been to your home and assessed the damage.

Avoid using electrical appliances, including stereos and television sets, that have been exposed to water unless they've been checked by a technician.

Call Insurance Agent, Company

Report the damage to your insurance agent or insurance company representative. Ask questions such as: Am I covered? Does my claim exceed my deductible? (Your deductible is the amount of loss you agree to pay yourself when you buy a policy.) How long will it take to process my claim? Will I need to obtain estimates for repairs to structural damage?

Most homeowners policies cover additional living expenses such as food and housing costs, telephone or utility installation costs in a temporary residence, extra transportation costs to and from work or school, relocation and storage expenses and furniture rental for a temporary residence.

Save all receipts.

Your insurance company will usually advance you money for these expenses. The payments will be part of the final claim settlement. Let your insurance company know where you can be reached so that the claims adjuster can give you a check.

The maximum amount available to pay for such expenses is generally equal to 20 percent of the insurance on your home. So on a home insured for \$100,000, up to \$20,000 would be available. This amount is in addition to the \$100,000 to pay for repairs or to rebuild your home.

Some insurance companies pay more than 20 percent. Others limit additional living expenses to the amount actually spent during a certain period of time, such as 12 months, instead of a maximum percentage of the policy limit.

Prepare For Adjuster's Visit

The claims process may begin in one of two ways:

- Your insurance company may send you a claim form, known as a "proof of loss form," to complete.
- An adjuster may visit your home before you're asked to fill out any forms. (An adjuster is a person professionally trained to assess the damage.) Usually, the more information you have about your damaged home and belongings the faster your claim can be settled.

Major disasters make enormous demands on insurance company personnel. Your adjuster generally will come prepared to do a thorough and complete study of the damage to your home. However, the large number of claims may place time restrictions on adjusters forcing them to "scope the loss." If your adjuster doesn't make a complete evaluation of the loss on the first visit, try to set up an appointment for a second visit.

Be sure to keep copies of lists and other documents you submit to your insurance company. Also, keep copies of whatever paperwork your insurance company gives you.



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Personal Belongings

- Make lists of the damaged items. Include the brand names and model numbers of appliances and electronic equipment. If possible, take photographs of the damage. Don't forget to list items such as clothing, sports equipment, tools, china, linens, outside furniture, holiday decorations and hobby materials.
- Use your home inventory or put together a set of records (old receipts, bills and photographs) to help establish the price and age of everything that needs to be replaced or repaired.



- If your property was destroyed or you no longer have any records, you will have to work from memory. Try to picture the contents of every room and then write a description of what was there. Try also to remember where and when you bought each piece and about how much you paid.
- Don't throw out damaged furniture and other expensive items because the adjuster will want to see them.

Structure of Your Home

- Identify the structural damage to your home and other buildings on your premises, like a garage, toolshed or in-ground swimming pool.
- Make a list of everything you would like to show the adjuster when he or she arrives. This should include cracks in the walls, damage to the floor or ceiling and missing roof tiles. If structural damage is likely even though you can't see any signs of

it, discuss this with your adjuster. In some cases, the adjuster may recommend hiring a licensed engineer or architect to inspect the property.

- Have the electrical system checked. Most insurance companies pay for such inspections.
- Get written bids from reliable, licensed contractors on the repair work. The bids should include details of the materials to be used and prices on a line-by-line basis.

Public Adjusters

- Your insurance company provides an adjuster at no charge to you. You also may be contacted by adjusters who have no relationship with your insurance company and charge a fee for their services. These are known as public adjusters. You may use a public adjuster to help you in settling your claim.
- Public adjusters may charge you as much as 15 percent of the total value of your settlement for his or her services. The fee isn't covered by your insurance policy. Sometimes after a disaster, the percentage that public adjusters may charge is set by the insurance department.
- If you decide to use a public adjuster, first check his or her qualifications by calling your state insurance department. Ask your agent, a lawyer or friends and associates for the name of a professional adjuster they can recommend. Avoid individuals who go from door to door after a major disaster unless you are sure they are qualified.

From the Insurance Information Institute

