

Prepare Early, PREPARE WELL

In any kind of emergency situation — especially one involving an approaching hurricane — thorough advance planning and preparation are the keys to weathering the storm safely. Early and thorough emergency preparations will also help protect your family and property and minimize your risk of injury or property damage during the storm.

Work as a “family team” to read and study the information in this newly updated Osceola Hurricane Handbook, and use it to construct your own individual Family Disaster Plan. Once the plan has been assembled, you and your family should put together the “Survival Kit” (described on page 37) and rehearse your family preparedness plan. Make sure everyone in your family understands the plan completely and knows exactly what to do. Once you have completed the preparations outlined in each section of this Osceola Hurricane Handbook, keep the document in a safe place where it will be easy to find during hurricane season.

The first step toward building your Family Disaster Plan is to consider what preparations can be done on a continuing, year-round basis to ensure you and your family are well on the way to finishing emergency preparations long before the first storm watch is issued. Use this checklist to get your early preparations underway:

INSURANCE INVENTORY

Inventory information should include values for each insured item as well as date of purchase and serial number. Do you have enough insurance? Is it the right kind of insurance? These are two important questions to ask yourself before hurricane season starts. Having the appropriate insurance will help you recover from a disaster by minimizing your losses. Ask your insurance agent to review your current policy.

There are four types of property insurance on the market today:

HOMEOWNERS INSURANCE: This type of insurance usually covers losses caused by wind, storm and broken water pipes. However, surface flooding is not covered. Policies and coverages differ from insurance company to insurance company. It may be a good time to review what your policy covers.



WIND AND HAIL INSURANCE: This type of insurance covers losses due to storm winds in coastal areas. It is an underwritten policy provided by insurance providers when it is not included in the basic homeowners policy.

FLOOD INSURANCE: This type of policy is underwritten by the National Flood Insurance Program. The policy is available to those communities that adopt and enforce flood plain management regulations. Important note: There is a 30-day waiting period before a policy is activated.

RENTERS INSURANCE: Both property protection insurance and flood insurance for contents are available for those who live in rental units. Contact your insurance agent for details.

Information on insurance claims can be found on page 33.

IMPORTANT PAPERS INVENTORY

Gather copies of your family's important paperwork, and store them in a secure location that will be well within reach if you have to locate these documents quickly because of an approaching storm. Consider including copies of the following for each family member:

- Driver's license
- Vehicle registration and proof of insurance
- Insurance policies (life, health, property)
- Medical and vaccination records, including medicine or food allergies and other specific health conditions
- Copies of prescription medicine labels
- Birth, marriage certificates
- Tax or other important business and personal records
- Veterinary and vaccination records for pets and livestock

See *Household Inventory* on page 32.

GREET HURRICANE SEASON WITH FAMILY PREPAREDNESS PLANS

By the time hurricane season begins, your family should have already begun the process of planning for a hurricane emergency – for example, making sure your insurance coverage is adequate. You may have also completed other preparations, such as building a “quick-access” file of important family papers in case you need them when a storm approaches.

You've already taken the first step toward additional disaster planning by acquiring a copy of the Osceola Hurricane Handbook — and with hurricane season already underway, it's time to put the handbook to good use by completing your Family Disaster Plan (see page 35). Use this checklist of items now that hurricane season is underway:

PROPERTY INVENTORY: It is important to start now to create an inventory of your property and personal possessions. An accurate inventory using photographs, videotapes and/or manual records will enhance your ability to recover your losses after a disaster.

INDOOR SAFETY PLAN: Identify potential indoor hazards that can cause damage or injury. Anything that can move, fall, break or cause a fire is a hazard during a hurricane. An indoor home inspection and teaching responsible family members how to cut off utility connections at the source will minimize potential problems and hazards.

OUTDOOR SAFETY PLAN: An assessment of all small outdoor items such as toys, potted plants and lawn furniture, should be made. These items may cause property damage or injury during a hurricane. A list of these items should be posted and family members given responsibility for knowing their locations as well as how and where to secure them.

CARING FOR TREES: To increase storm resistance of trees, tree health and structure needs to be maintained. All trees should be checked yearly and pruned if necessary by an insured, licensed, qualified International Society of Arboriculture Certified Arborist. Call Osceola County Extension services at 321-697-3000 or visit www.treesaregood.org for a current list of arborists.

FINANCIAL PLANNING: There are several factors that should be considered as to how disasters will affect your family financially. You should be prepared to sustain yourself and your family away from your home for several days, or, in a worst case scenario, several weeks. Be advised, government agencies may not be able to react as quickly as you think they can. The following breakdown will give you an idea of expenses for a family of four with one of the four having “special needs” requirements.

DISASTER SUPPLIES KIT: Water, food, first aid kit, clothing, bedding, tools and special needs items. Anticipate spending \$100 or more. (Additional to items you may already have.)

HOME PREPARATION: The estimated cost of securing a 1,400 sq. ft. home with 11 to 13 openings requiring 5/8” plywood, visqueen, screws, duct tape, etc., could cost \$250 to \$350.

EVACUATION EXPENSES: These expenses include fuel expense, restaurant expense and your stay in hotels. The average hotel night is \$60. Add to that the fuel and eating expense, and you may need to budget \$150 per day.

PET BOARDING: Average boarding costs, depending on the animal, are \$15 to \$20 per night.

PRESCRIPTION MEDICINES: You should budget enough money to pay for a one month supply.

CASH ON HAND: During a disaster, credit and bank card use may be limited due to loss of power and other disaster-related factors. The amount of cash you have on hand should be determined by what you believe your needs will be.

TIPS FOR EMERGENCY STORAGE

- Store emergency supplies in airtight plastic bags. Keep a supply of these on hand to use throughout your hurricane preparations.
- Have enough waterproof containers, such as plastic bins or buckets, to store last-minute items such as clothing, evacuation supplies, extra groceries and more.
- Reevaluate your “Survival Kit” at least once a year to confirm it still meets your family's needs and update as necessary.
- Replace batteries according to expiration dates recommended by manufacturer. Check at least every six months, and keep a large enough supply of fresh batteries on hand to operate radios and other emergency equipment for a period of several days.
- Check all clothing items, rain gear, sleeping bags and similar supplies every six months and replace if necessary.
- Ask your pharmacist how long prescriptions may be stored and make arrangements to have extra refills available in case you need them.