

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 in the handbook 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.

