

Natural Disasters

A ccurately predicting the severity of a natural disaster is a difficult proposition. Your local weather experts will give you a good grip on when a storm will take place and an estimate of its strength, but there are many variables that can turn a weak storm into a natural disaster at any time.

That's why you should always be prepared for the worst.

The particular risks each person will face will differ depending on their geographic location. For instance, coastal states will experience more hurricane threats while the Midwest will face tornadoes, so preparations can vary from state to state.

No matter where you live and what types of risks you face, it is crucial to have supplies and a plan ready.

SAFETY PLAN

Your safety plan should be discussed with everyone in your home. This should include what to do in case of evacuation, keeping contact and finding safe places in your home.

Before an evacuation is deemed necessary, your family members should already know where they are going. Make arrangements with a family member or friend in another area about shelter in case of an emergency.

There will usually be safe areas designated by officials outside your area where you can stay if you choose to stay close to home. Sometimes these shelters won't accept animals, so you should have a separate plan in place to keep them safe.

You also should know how to get in contact with family members if an event happens while you're apart. Depending on the disaster, telephones may not be working properly. You should have a designated area where everyone will meet after the disaster.

The National Fire Protection Association recommends you quiz



children on their safety plan every six months to keep ideas fresh.

MAKING A KIT

Disasters can make restoring electricity a difficult process. You should prepare a kit that has at least a threeday supply of food and water. The Centers for Disease Control and Prevention recommends these items on your checklist:

- One gallon of water for each person, per day;
 - Food that won't spoil. Canned

goods, powdered milk, cereals;

- A three-day supply of any medicines you require;
- Soap, oral health items and an extra pair of glasses, if needed; and
- An emergency radio with extra batteries.

Earthquake Preparation

A n earthquake is a sudden shaking event that is caused by activity beneath the Earth's surface. The key word here is "sudden." While scientists are close to being able to predict earthquakes, the technology just isn't here yet. That's why it is crucial for you and your family to have a plan you can use as soon as the event starts.

An earthquake typically has three phases:

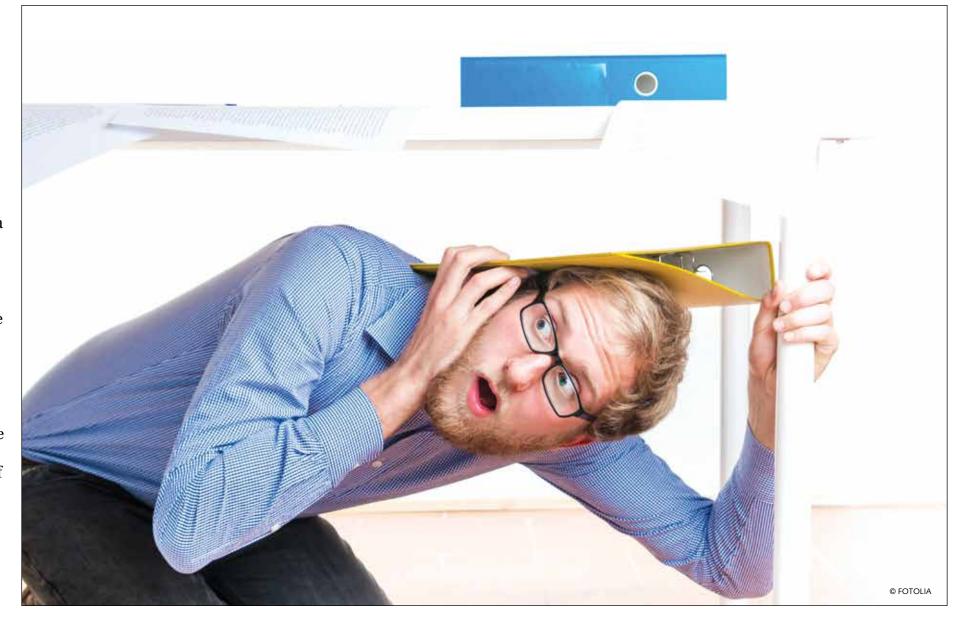
- Foreshocks: These small events are the prequel to the main event. Scientists are unable to diagnose a foreshock until the main event occurs.
- Mainshock: This is the event that causes the most damage. Typically, the mainshock will occur for less than a minute.
- Aftershocks: These are smaller earthquakes that occur in the same place as the main event. Depending on the size of the mainshock, these can last for weeks or even months.

BEFORE AN EARTHQUAKE

Knowing that an earthquake can occur at any time means you should always be aware of your surroundings.

At home, identify sturdy pieces of furniture that are against an interior wall. Be sure there is ample room for your entire family to have a safe place to be in case of an earthquake. You also should fasten any items that may fall and cause injury. This includes heavy bookshelves, mirrors and even light fixtures.

If you live near a fault line, you are at an especially high risk for an earthquake. Be sure to inquire about the emergency plan that your workplace's



management has in place. It's important to also inform coworkers of this plan. This ensures everyone knows exactly what to do if an event does occur.

DURING AN EARTHQUAKE

If you are indoors when an

earthquake takes place, stay there. Get under your designated safe spot and wait out the shaking. While underneath your protective furniture, stay on your elbows and knees with your arms over your head.

If you are outside, try to get to an open area. Stay away

from buildings, streetlights and power lines. Stay in the same protective position you would if you were indoors. Even in an open area, there is a risk for flying debris.

AFTER AN EARTHQUAKE

If you were inside during the

event, you should head outside once the shaking stops. Be sure to follow a clear path and head to an open area to prepare for any aftershocks. Once outside, you can work on reaching family members who might have not been with you during the event.

Wildfires

A wildfire can quickly grow to an unmanageable size, putting miles of land and even entire neighborhoods at risk. The National Weather Service is efficient in alerting Americans of high-risk fire situations. Pay attention to their warnings and use extreme caution. It only takes a single spark to trigger a major wildfire.

A wildfire is an unplanned fire in a natural area that damages forests, grasslands or buildings. While they can occur at any time, risks grow in areas that experience little rainfall during high temperatures.

A vast area of dry grass, trees or brush makes burning conditions a high risk. Mix in high winds and there is a potential for a significant disaster.

CAUSES

Sometimes wildfires are completely unavoidable. These natural disasters usually occur when lightning is introduced to high-risk conditions. Fires are typically started by unusually long-lasting hot lightning entering an area. This type of lightning features low-voltage currents making them more dangerous.

Some wildfires are completely avoidable — those caused by humans. In fact, the U.S. National Park Service blames humans for at least 90 percent of wildfires. Some common mistakes people make are leaving campfires unattended, burning during high-risk conditions and inappropriately discarding cigarettes.

PROTECTING YOURSELF

Unfortunately, the only way to protect yourself from a



growing wildfire in your area is evacuation. Following the route set by officials is crucial and will keep you out of harm's way. Also, be cautious of other drivers and wildlife fleeing a fire area, a high level of smoke may cause visibility issues.

It can be hard to leave your home for a sometimes-inevi-

table destruction, but there are things you should have in place to add extra protection.

Follow these tips from the Federal Emergency Management Agency to build a defensible space before disaster occurs"

• Reduce the amount of easily-burning materials near your home or business by

clearing debris;

- When landscaping or building, use fire-resistant materials; and
- Check your insurance policy on fire damage. Adequate coverage of your property and belongings is necessary.

PREPARE A 'GO BAG'

As soon as you hear news of

a potentially wide-spreading wildfire in your area, assume you will need to evacuate. Hopefully, it won't come to that, but it's best to be ready.

Your "go bag" should include prescription medicine, priceless items you wish to keep safe and personal items such as food, cash and important documents.

Tornado Safety

Extreme weather events pose a threat to Americans all year round. Tornado season is especially dangerous for many Midwestern and Southern states. These unpredictable storms are capable of obliterating entire towns and populations of wildlife.

The National Oceanic and Atmospheric Administration defines a tornado as a narrow, violently rotating column of air that extends from the base of the thunderstorm to the ground. Commonly called funnel clouds, tornadoes are basically windstorms that destroy everything they touch. They are the most violent type of atmospheric storms.

PREPARING FOR A STORM

Tornadoes tend to strike quickly, without much warning. Meteorologists can give notices based on atmospheric conditions, but whether a tornado will actually develop and touch the ground cannot be foreseen.

Therefore, preparing ahead of a storm is crucial to your safety.

Build a general emergency kit with enough food, water and prescriptions to last you at least three days. You also need to find a designated safe spot on your property. The National Weather Service has some great tips on how to choose this area.

- Basement: If you are fortunate enough to have a basement, this is your best option. Be sure to keep supplies ready underground and allow plenty of space between you and any windows.
 - Storm shelter: For those



without basements, a great option is to hire a professional to install a storm shelter in an open area of your property. The underground bunkers can protect groups of people and also feature plenty of room for supplies.

• **Interior closet:** If you do not have access to the above options, aim for a room on

your home's lowest floor that is surrounded by interior walls. Putting the most walls between you and the storm can prove to be the safest option above ground.

WATCH OR WARNING

Understanding the difference between a tornado watch and warning can potentially

save your life.

A watch simply means that the possibility of a tornado forming is present. In this instance, you should pay attention to your local weather reports or weather radio. While you should not go into panic mode, you need to be prepared to act quickly.

A warning is usually made

known due your town's tornado sirens being activated and means a tornado has actually been sighted. At this point in the storm, sometimes you can lose power, so you can't rely on weather reports without a battery-operated device.

Don't waste time when you hear a siren. Immediately head to your planned safe area.

Dangers of Flooding

lash flooding is known to uproot trees, destroy bridges and even cause parked cars and homes to become mobile. Slow moving rainstorms cause creeks, rivers and banks to become overcome with water, quickly causing flooding.

DON'T RISK DRIVING IN FLOODED AREAS

According to the National Weather Service, nearly half of flood-related fatalities involve vehicles. If you come across water-covered roads, turn around and access an alternative route.

Passenger vehicles can stall in only 6 inches of standing water. You do not want to be stranded in a rainstorm and risk damage to your vehicle. Most vehicles can float in waters of 2 feet or more. Depending on the direction of the floodwater, you could be directed toward a larger body of water. This could have fatal results.

You also should know your surroundings when traveling in potential flooding conditions. Keep your vehicle away from roads near rivers, streams or dams.

PROTECTING YOUR HOME

A flooded home creates many hazardous risks to homeowners. Floodwater can contain many different types of bacteria and leave behind mold. Accidentally ingesting or even inhaling some of these materials can cause severe health problems, including gastrointestinal illness.

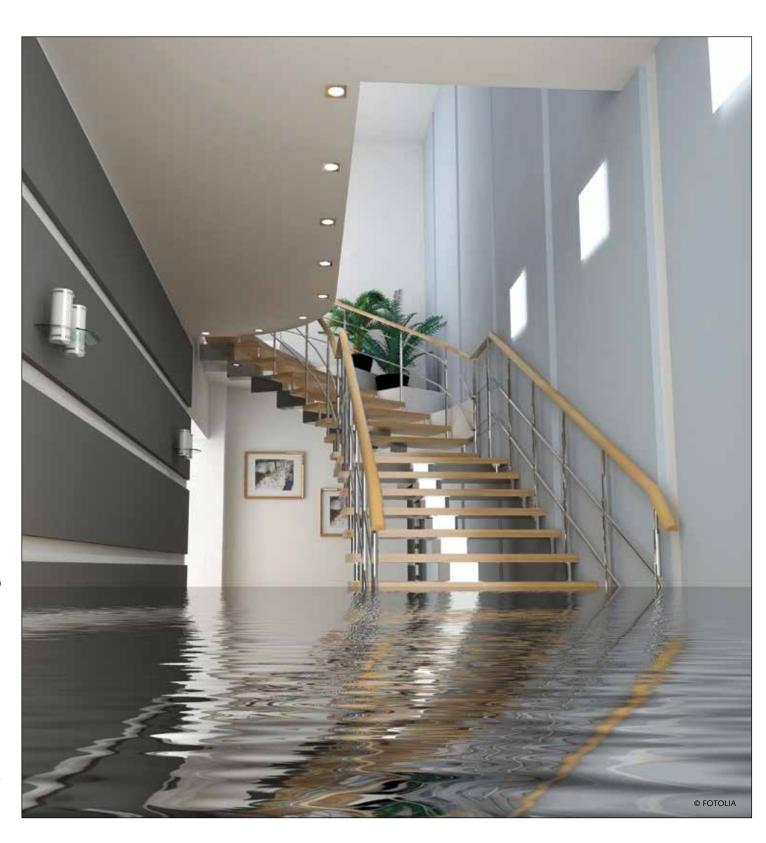
Defending your home against floods can be a costly investment but can save your belongings and help you avoid even more expensive repair costs.

Creating a barrier between your home and floodwater is the only way to keep water out. You can begin by installing flood-resistant doors or gates on your home. These items act as powerful defense measures while also maintaining an attractive appearance for everyday use.

INSURANCE

Homeowner insurance policies rarely cover the costs of damage due to flooding. The National Flood Insurance Program reports flooding as the most common natural disaster in the country. It created \$2.7 billion in losses in the first decade of this century.

Check with the NFIP to see if you live in a community that meets certain regulations to reduce flood risks. If so, you can acquire flood insurance, in addition to your standard homeowner's insurance.



Emergencies on the Road

A merican highways are full of potentially hazardous risks. Practicing safe driving is only the beginning in your quest to stay safe in a vehicle. You are relying on thousands of other drivers to achieve the same safety measures, but accidents happen.

Flat tires, insufficient fuel, breakdowns and accidents are just a few ways you may find yourself stranded on the shoulder of the road. Know how to prepare yourself for these inconveniences and how to stay safe during threatening weather.

SAFETY KIT FOR THE CAR

First and foremost, you should always carry around items of necessity in case you are left stranded. Much like you should keep a kit in your home for unfavorable weather, you should bring along foods that won't spoil, plenty of water and several other crucial items. A few other items the Department of Motor Vehicles recommends are:

- **First aid kit:** Supplied with bandages, bug spray, aspirin, bandages, tweezers and antibiotic ointment; and
- **Fire extinguisher:** You can easily find vehicle-sized extinguishers at a local auto parts store.

OTHER VALUABLE TOOLS

The above items can keep you from starving and safe while you wait for vehicle assistance. You also can repair some common mechanical issues yourself to get your vehicle running until you find a qualified repair shop with



the following items:

• Spare tire changing kit:
Be sure your vehicle is fitted with a proper spare tire, jack, wrench to remove the lug nuts and safety triangles.
Reflective triangles can be lifesavers when repairing a vehicle on the side of a busy interstate.

- Jumper cables: With the assistance of another vehicle, you will be able to jump start a dead battery.
- Additional fluids: Bring along proper oil, antifreeze and transmission fluids. If a vehicle runs low on any of these, it can cause big problems.

SEVERE WEATHER ON THE ROAD

Ideally, you want to be in a safe indoor environment when a storm hits, but it doesn't always work out that way.

Many states use flashing highway signs to indicate dangerous weather in the area. Do your best to get to a town that offers shelter.

If you are facing a tornado threat, pull over and park. Keep your seat belt secured, and cover your head with a blanket lower than window level. This should be considered a last resort only if you are unable to reach a safe building before the threat arrives.

Hurricanes

urricanes are incredible storms that gain their strength over the water and take it out on buildings, trees and other structures once they reach land. These monsters are broken into categories based on the level of wind speed, pressure and wind damage potential.

Luckily, it's relatively easy to avoid being caught in this type of storm. The National Weather Service issues a hurricane watch 48 hours before a storm is expected to make landfall. It then becomes a warning if conditions do not lessen within an anticipated arrival of 36 hours.

Meteorologists study storms long before a watch is issued, so there is ample time to evacuate if the storm is considered significant.

REALIZE THE THREAT IN YOUR AREA

You should do extensive research to understand the risk of hurricane threats in your area. For instance, those who live near coasts are more at risk of extreme winds, flooding and the intense storm surge as it reaches land.

Inland residents in hurricane-affected areas will experience high winds, weaker thunderstorms and some flooding.

Understand that the power of a hurricane will typically leave residents without power for extended periods of time. You should always have plenty of canned goods, bottled water and emergency tools in a safe place.

EVACUATION

Hurricanes are capable of mass destruction resulting in American fatality. Thankfully, the storms are tracked so well that you have several days to prepare for an evacuation.

Some state officials use a model called SLOSH (Sea, Lake and Overland Surges from Hurricanes) to decide to initiate a local evacuation. The National Weather Service created this model to estimate storm surge heights by utilizing data from historical, hypothetical or predicted hurricanes and by looking at atmospheric pressure, size, speed and tracking data. This model gives experts a good idea of what to expect.

Evacuating means keeping your family safe and leaving your home to aovid the storm. You should bring along any valuable belongings in case your home is damaged. Study the evacuation route as set by officials to make a quick exit. You should consider leaving as soon as an evacuation is initiated to avoid long lines of traffic.

