

Emergency Preparedness



Cone of Uncertainty Updated

Coastal residents know the National Hurricane Center's cone of uncertainty — the projected path a tropical cyclone may take — like they should know their evacuation routes.

But the familiar graphic has gotten an update for the 2024 Atlantic hurricane season.

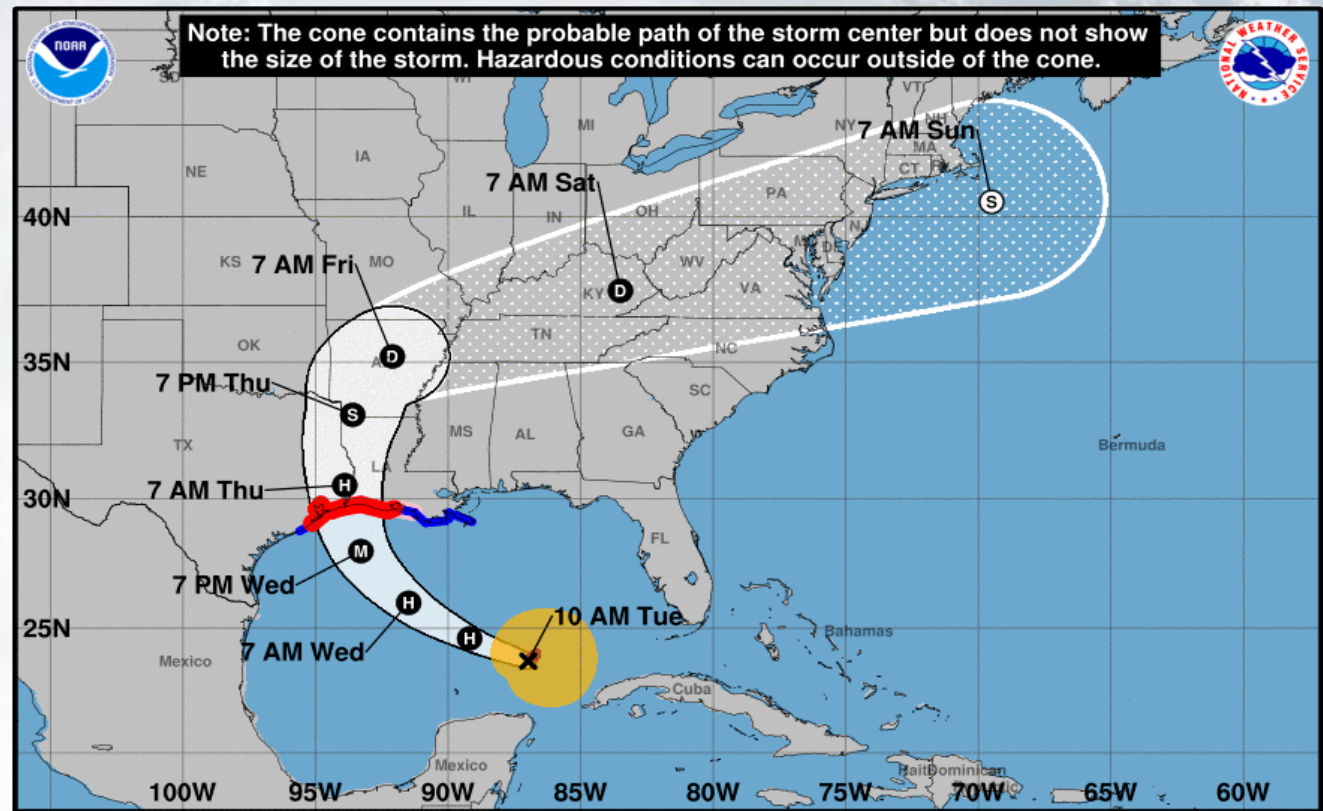
MORE HAZARDS OUTLINED

The new map will debut around mid-August, the NHC says, just in time for the height of hurricane season. In addition to the familiar cone and the track of the storm's center, it will also depict inland tropical storm and hurricane watches and warnings. This will help better convey the wind hazard risk, the center says.

The updated graphic will still not depict inland flooding threats, which can be significant with landfalling tropical systems. However, the NHC says it may find a way to incorporate that in the near future.

WHAT WAS WRONG WITH THE OLD ONE?

The NHC says the old cone graphic, which debuted in 2002, is often misunderstood. If your town is inside that cone, there's a two-thirds likelihood that you'll see a direct hit from the landfalling storm. However, that doesn't mean you won't be affected at all if you live outside of it. Research from the University of Miami found that 40% of people



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don't feel threatened if they live outside the cone, despite the size of a landfalling tropical system.

"Right from the start, the primary criticism of the cone was that it gave people the wrong impression that it indicated threat — if you're inside of the cone, you're in trouble, and if you're outside of it, you're fine," said Brian McNoldy from the University of Miami Rosenstiel School of Marine, Atmospheric and Earth Science. "But that is not at all what it is designed to indicate and is a dangerous misinterpretation."

THE EFFECTS OF CLIMATE CHANGE

On top of that, climate change appears to

be causing hurricanes to grow more intense, more quickly.

Hurricane Ian in 2022, for instance, rapidly intensified off the coast of Florida into a high-end Category 4 storm. More than 100 people were killed in the confusion over the intensity and track of the storm, ranging from where the storm made landfall in southwest Florida up to North Carolina and Virginia.

In Lee County, Florida, which had a death toll of 72 from the storm, survivors said they thought the core of the hurricane was headed for Tampa, not for their area. As recently as 72 hours before landfall, the county was not in the cone of uncertainty.

Before Wildfire Season

Last year, there were almost 60,000 wildfires in the United States that torched more than 2 million acres.

Notably, more than 100 people were killed in August when wind-driven flames swept the Hawaiian island of Maui, destroying the town of Lahaina.

WHERE DO WILDFIRES OCCUR?

Wildfires can occur anywhere conditions are ripe for them to ignite and spread. The National Park Service says humans are the cause of about 85% of all wildfires annually in the U.S.

Texas leads the country with the most wildfires, but Alaska takes the dubious honor of most acres burned. Populous California has the most homes at risk from wildfire, according to the Insurance Information Institute and the National Interagency Fire Center.

HOW CAN I PREPARE?

You should always, no matter where you live and what dangers you face, have more than one way to receive emergency alerts. The federal government's Ready.gov website recommends downloading the FEMA app and setting it to receive real-time alerts. You can also sign up for local alerts through your town, county or state.



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Have an emergency plan and make sure everyone understands it. Also have a plan for your office, schools, daycares and anywhere else that your family frequents. Your insurance policies and other personal documents, such as your ID and marriage certificates, should be kept in a safe place. Copies should be kept separately, but also somewhere safe.

Know your evacuation zones and routes and practice them, along with your emergency plan, with your family.

AT HOME

As you build, renovate or make repairs, choose fire-resistant materials to help keep your property safe. Make sure you have an outdoor water source with a hose that can reach anywhere on your prop-

erty. Create a fire-resistant zone at least 30 feet around your home that's free of leaves, debris and other flammable materials.

Make sure you have a room that can be sealed off from outside air if approaching fires cause your air quality to deteriorate. Close all the windows and doors and set up a portable air cleaner to keep indoor pollution under control.

MAKE AN EMERGENCY KIT

Have an emergency kit on hand with enough supplies for your entire household, including pets, and know where it is. Be careful when packing flammable or combustible household products such as cooking oils, rubbing alcohol and hand sanitizer. Also consider storing N95 masks to protect against smoke inhalation.

Documents You Need

Emergency officials almost always advise people to make sure to bring your important documents with you. But what do they mean by that?

Keep reading to learn what you need to bring with you during an emergency.

IDENTIFICATION DOCUMENTS

For everyone in your home, including children and pets, make sure you have the following documents, Ready.gov says.

- Vital records, such as birth certificates, marriage certificates, divorce paperwork, adoption paperwork and child custody papers.

- Passports, driver's licenses, Social Security cards, green cards, military service cards.

- Pet ownership papers and identification tags.

FINANCIAL AND LEGAL DOCUMENTS

These documents may be needed to get assistance from your insurance companies and from the government.

- Housing documentation, such as a lease or rental agreement, mortgage paperwork, home equity line of credit documentation, deed.

- Vehicle documents, such as any loan paperwork, registration, title and the VIN.



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- Any documents related to finances, such as utility bills, credit cards, student loans, alimony and child support documents, automatic payments.

- Documentation of checking, savings, retirement and investment accounts.

- Insurance policies for your personal property, including appraisals, photos and lists of valuable items.

- Pay stubs, proof of government benefits, alimony and child support.

- Tax statements.

- Estate planning documents, such as wills, trusts and power of attorney.

MEDICAL DOCUMENTS

You should have medical information for everyone in your household, including:

- Health, dental and vision insurance paperwork. Anything related to Medicare, Medicaid and VA health benefits.

- A list of medications, immunizations, allergies, prescriptions, medical equipment

and devices, pharmacy information.

- Living wills and medical power of attorney documentation.

- Caregiver agency contact and service agreements.

- Disabilities documentation.

- Contact information for all medical providers, including veterinarians.

STORING YOUR DOCUMENTS SAFELY

It may make you nervous to

have all this important paperwork in one place, and it should. Keep paper copies of important documents in a fireproof and waterproof box or safe, Ready.gov says, in a bank safe deposit box or with a trusted friend or relative.

Store electronic copies of documents in a password-protected format on a removable flash or external hard drive in your fireproof and waterproof box or safe.

You can also use a secure, cloud-based service.

Before Disaster Strikes

Insurance is your first line of defense in an emergency, the Federal Emergency Management Agency says.

Your insurance policies will give you the resources you need to get back on your feet quickly. However, FEMA says that more than half of all U.S. homeowners don't carry adequate insurance to replace their home and contents. Here's how to protect your property when the worst happens.

DOCUMENT YOUR PROPERTY

A complete inventory, along with detailed photographs, will help you quickly replace your property. It will also help you determine how much insurance you need. Along with the photos, write thorough descriptions, including year, make and model numbers, when appropriate. For valuable items, such as artwork or jewelry, consider keeping a current appraisal where you can access it.

TYPES OF INSURANCE POLICIES

Homeowner's policies generally cover the home and other structures on the property, such as garages and fences; personal property such as furniture, clothing and appliances; loss of use of the property, which is compensation if you need to temporarily relocate



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because of covered damage; personal liability and medical protection.

Renter's policies cover personal property, loss of use, personal liability, medical payments and some property damage to others for renters living in someone else's property.

Business or commercial insurance will protect your business property and employ-

ees. Home-based businesses may not be covered under your homeowners; talk to your insurance professional about what policies you need to cover businesses you run from your home.

COVERED PERILS

FEMA says the insurance industry calls the cause of a loss a peril. You'll want to

know what perils your policies cover. Policies may have different coverages for different perils or may have different deductibles based on the peril.

The Insurance Information Institute says that homeowners policies generally cover civil unrest, explosions, malfunctioning HVAC or sprinkler systems, falling objects, theft,

fires or wildfires, tornadoes, hail, vehicular damage, hurricanes and volcanoes. Note that most policies do not cover damage from earthquakes and floods. Those events are covered by separate policies.

Check your individual policies for details on what's covered in your area and ask your insurance professionals about any gaps in your coverage.

Keeping Pets Safe

If four-legged, finned and feathered friends are part of your family, your emergency plans need to take them into account.

If local officials ask that you evacuate, Ready.gov says, your pets should evacuate, too. In many states, it's illegal to leave your pets behind.

PLANNING FOR YOUR PETS

Like all emergency plans, it's best to work on it before you need it. Have an evacuation plan for your pet, including where you can shelter. Many public shelters and hotels may not allow pets or may separate you from your animals. Have options for a safe place where you can take your pets in case you need to evacuate. If you are unable to evacuate your pets, have a plan with neighbors, friends or relatives to make sure someone can tend to them in your absence.

Have your pets micro-chipped and keep the registration current with your address and phone number. Also include contact information for an emergency contact outside of your immediate area.

BUILD A KIT

Just like you should have an emergency supply kit for the humans in your household, you should have one for your pets. Some items you may



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want to include are:

- Several days of food in an airtight, waterproof container.
- A water bowl and several days of water.
- A supply of any medications your pet takes on a regular basis. Keep these in a waterproof container.
- First aid kit. You can talk to your veterinarian about what is most appropriate for your pet.

- A collar with an ID tag and harness or leash. Have copies of your pet's registration information and other relevant documents in a waterproof container. Keep other copies safe electronically so that you can access them from anywhere.
- Travel bag, crate or carrier, one for each pet in your household.
- Grooming and sanitation items, including pet shampoo,

litter and a litter box if needed, paper towels and trash bags.

- Include a picture of you and your pet together so that if you're separated from them you can document ownership and get the help you need.
- Favorite toys, treats or bedding to help reduce stress.

FOR LARGE ANIMALS

Livestock and other large

animals will need to be evacuated as soon as possible. You should have primary and secondary routes mapped out well in advance of any emergency. Destinations should have food, water, veterinary care and handling equipment available. Also plan for any vehicles and trailers that you will need for transporting and supporting each type of animal, including experienced handlers and drivers.

Explaining Disasters to Children

For the youngest members of your family, emergency preparedness can be stressful at best and, at worst, deeply traumatic.

To keep children safe, it's important for them to know, on an age-appropriate basis, about disasters, your family's disaster plan and what to do in the event your family is adversely affected.

TALKING TO CHILDREN

During discussions about emergencies and disasters, stay calm and reassure children that you are there to help them and keep them safe, advises Sesame Workshop, the makers of "Sesame Street." Let them know that you can work together to get ready for emergencies and remind children to look for helpers to keep them safe in an emergency, such as teachers, firefighters, emergency responders, police officers, nurses and doctors, and more. Even if a parent is not around, teach your children to look for these helpers in case of an emergency. Encourage your children to ask questions. If you don't know the answers, be honest and say that you don't know, then ask for them to help you find answers.

TEACH YOUR KIDS ABOUT 911

Talk to your children about



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dialing 911 and what to do. Nemours KidsHealth says that teaching kids in advance of an emergency can help keep them calm and safe during an actual emergency.

- Tell them to first take a deep breath and try to calm down.
- Call 911 and tell the operator that there is an emergency.
- Say your name and where you are. Say the exact address

if you have it.

- Tell the operator what happened and how many people are hurt. Give as many details as you can.
 - Follow the operator's instructions carefully.
 - Stay on the phone until the operator tells you to hang up.
- Remind children that the best way to handle an emergency is to be prepared. For older children, it may be help-

ful to take basic first-aid classes. These may be offered by your local Red Cross, YMCA or YWCA, Scouts, 4-H clubs, hospitals, churches or other organizations.

OTHER WAYS TO HELP

If you see someone get hurt or need emergency help, Nemours KidsHealth says kids should fight the urge to run in and help. Before doing that,

children should make sure that the area is safe. If the child doesn't feel safe or doesn't know if it's safe, they should wait in a safe place until help arrives.

Even if your children don't have a cell phone, teach them when, where and how to call for help. They should also know how to use cell phones that may be around, such as a parent's or a caregiver's phone.

An Evacuation Checklist

Planning for a disaster is great, but having to execute that plan, especially on short notice, can rattle even the calmest people in your household.

Here's a handy checklist that can help you and your family if you're asked to evacuate.

- Always follow the instructions from local officials, Ready.gov says, and remember that you may be asked to evacuate on foot instead of in your vehicle.

- Download the FEMA app for a list of open shelters in your area.

- Listen to a battery-powered radio and follow instructions.

- Bring your family's emergency supply kit.

- Leave early enough to avoid being trapped by severe weather.

- Call or email the out-of-state contact in your family communications plan. Tell them where you're going and how you're getting there.

- Secure your home by locking doors and windows.

- Unplug electrical equipment such as radios, televisions and small appliances.

- Leave freezers and refrigerators plugged in unless there is a risk of flooding.

- If you are instructed to do so, shut off water, gas and electricity before leaving.

- Leave a note telling others



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when you left and where you're going.

- Wear sturdy shoes when you leave and clothing that provides some protection, such as long pants, long-sleeved shirts and a hat.

- Check with your neighbors in case anyone needs a ride.

- Follow recommended

evacuation routes. Resist the urge to take shortcuts; they may be blocked.

- Look out for washed-out bridges and downed power lines. Don't drive into flooded areas.

After a disaster, you may want to get home as quickly as possible. However, you

should check with local officials both where you are and where you live before planning to return home. You should be prepared for disruptions to daily activities and remember you could be going into a dangerous situation.

Once you get the all-clear, let friends and family know

when you plan to leave, how you plan to get there and let them know when you arrive. Charge your devices and back-up batteries before you go, and make sure you have plenty of fuel.

Bring supplies with you, such as water and non-perishable food.