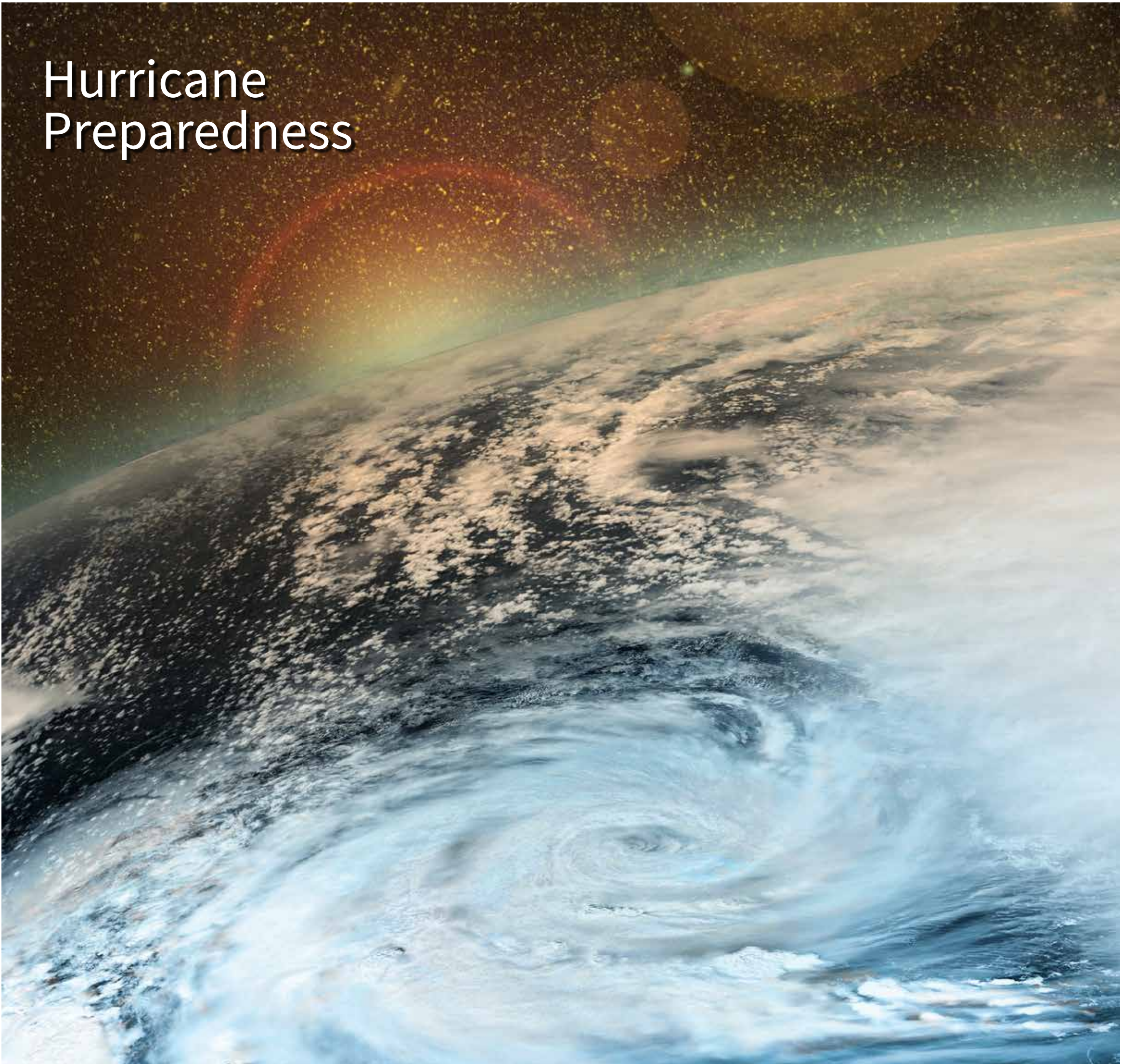


Hurricane Preparedness



Making an Emergency Kit

Hurricane season runs June 1 to Nov. 30, and if you live along a coast, now is the time to prepare.

One of the first things you should do is to prepare an emergency kit that takes your entire household, including children and pets, into consideration.

PACKING A GO BAG

Find a large backpack or tote bag for everyone in your household and pack it up in case you have to leave in a hurry. It should be easy to carry and kept in a place you can grab it quickly. Make sure your bag includes:

- Emergency communication numbers and cell phone chargers.
- AM/FM radio with extra batteries.

- A First Aid kit and emergency medications.
- Critical documents, such as personal records, property records and financial information, in a waterproof container.
- Tools, such as flashlights, matches and a multipurpose tool.
- A three-day supply of non-perishable food and water.
- Wipes, both baby wipes and disinfectant wipes.
- Three days of clothing and toiletries.
- Protective gear, such as boots, gloves, goggles and blankets.
- Don't forget your pet's food, supplies and medications.

FOOD AND WATER

FEMA recommends keeping a gallon of fresh drinking water per person, per day for at least three days. So if your family has four people, you should have four gallons per day for three days, or 12 gallons. You should also keep a three-day supply of non-perishable food, such as canned goods, that doesn't require refrigeration.

CLEANING SUPPLIES

Your emergency kit should also include cleaning supplies, both for your family and for your home after the storm passes. FEMA recommends household bleach and a medicine dropper. When diluted with nine parts water, bleach can be used as a disinfectant or, when used 16 drops to a gallon of water,

it can treat water. Don't use scented, color-safe or bleaches with added cleaners. You're looking for the plain, ordinary bleach. Your kit should also include items such as dust masks, plastic sheeting, garbage bags, plastic ties, paper towels and other supplies to help you keep safe and clean in a storm-shattered home.

BASIC HOUSEHOLD TOOLS

A few basic household tools can also help you during a hurricane. A wrench or pliers can help you turn off utilities to your home, potentially saving the structure from fire or flooding. A can opener will help you get into those canned goods. A multi-tool is a great addition, as is a pocket knife or box cutter and a fire extinguisher.



Retrofitting your Home

Newer homes, especially in areas frequently hit by hurricanes, are often built with additional protections like hurricane-safe windows and doors, clips and straps to help the structure stay safe. But older homes may not include these features.

Not to fear! The Florida Division of Emergency Management, where they are no stranger to hurricanes, says some retrofitting is easy to do for a physically fit homeowner. For all the other retrofitting, a handyman or contractor might be a wise investment.

ROOFS

Because shingle strength has increased exponentially in the last 10 years, the best way to guarantee your roof stays intact during a hurricane is to re-roof your home. But it's a pricey proposition. If your roof still has a lot of life left in it, there are some things you can do on your own to improve the safety. You'll need to climb in the attic, so pick a cool day or do this in the morning. Make sure you have 2 3/8-inch ring shank nails spaced no farther than six inches apart along the rafters or trusses. This means your



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roof sheathing is adequately connected to the structure of the roof. Any smaller nails or any farther apart, and your roof could be compromised.

DOORS

You should regularly check the doors and door frames around your home for damage or wear. But in a hurricane zone, there are other things to

keep in mind. FDEM says that French or double-entry doors are particularly susceptible to failure from wind pressure and should be your highest priority for strengthening and shutters. To strengthen a door, you can replace the screws that secure the hinges to the door jamb with ones that penetrate the structure of the house at least 1 1/4 inch. This will probably be

around a 2 1/2-inch to 3-inch screw. You can also add security slide latches with good-sized screws. Sliding glass doors can also cause catastrophic damage when they fail and should be shuttered during a storm.

GARAGE DOORS

Your garage door is probably the biggest opening into your home. In older homes, if the

garage door goes, it can cause significant damage to the rest of the structure. If a new garage door and track rated for wind aren't in your budget, you can add vertical bracing, so long as it meets local building codes. Don't try to brace the door by backing your car against it. It doesn't really work and could just damage your car more if the door fails.

Evacuation: When and How

Coastal residents should know their FEMA evacuation zone and know the routes out.

The time to pick a likely route and destination is before hurricane season. It doesn't have to be hundreds of miles away, either, it can be a friend or family member's house safely inland or a hotel out of the impact zone. The important thing to remember about evacuations is that when your local officials tell you to go, you need to go.

EVACUATION ROUTES

Once you find your evacuation zone and your destination, it's time to find a way there. Emergency management officials designate certain routes as official evacuation routes. These roadways may be contraflow, meaning that all lanes would head out of the evacuation area. Identify more than one way to get from your home to your destination. Also be prepared to sit in heavy traffic. Make sure you have a full tank of gas and bring your emergency kit. Never drive around barricades and remember, if you decide to shelter in place in an evacuated area, emergency responders may not be able to get to you.

HEADING TO A SHELTER

If you don't have a friend or family members house, or are unable to head to a hotel, you



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may find yourself in a shelter. These are not comfortable places. They're meant to keep you safe, and that's pretty much it. To make yourself more comfortable, bring these items:

- Toiletries and diapers if you have young children.

- Prescription medications and important documents.
- Additional snacks, especially if you have a special diet.
- Blankets, pillows, sleeping bags and other sleeping gear.
- Books, puzzles and other entertainment that doesn't require electricity.

AFTER THE STORM

Once the hurricane has passed, listen to authorities for information and re-entry instructions for your area. Be careful moving through the hurricane-affected area. Don't touch electrical equipment if you're standing in water and

avoid flood water, which can contain dangerous debris. Remember that phone and cell systems may be down or busy; use text messages and save phone calls for emergencies. Document property damage with photographs for your insurance company.

What Is Storm Surge?

Storm surge is one of the leading killers in a hurricane, even though the giant storms are more well-known for damaging winds and flooding rains.

Storm surge is water from the ocean that is pushed toward the shore by the force of the winds swirling around a hurricane, FEMA says. It moves fast and can produce extreme flooding.

A GIGANTIC DANGER

Landfalling hurricanes can push walls of water onshore that are more than 20 feet tall, depending on the storm, its track and the coastline. That water weighs about 1,7000 pounds per cubic yard, so waves from storm surge can demolish buildings and cause millions of dollars in damage. Storm surge can also undermine roads and foundations and erode beaches and islands. The National Hurricane Center says that a storm surge of 23 feet could flood more than half of interstates, arterial roadways, rail lines and 29 airports along the Gulf Coast.

WATCHES AND WARNINGS

Starting in 2017, the NHC started issuing storm surge watches and warnings along with their other tropical cyclone watches and warnings.



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These alert, the center says, help identify and visualize areas most at risk from life-threatening surge.

A storm surge watch means that life-threatening surge is possible in the next 48 hours. It may be issued earlier if conditions such as high winds will limit time available to take

protective actions. A watch may also be issued for locations that aren't expected to receive life-threatening inundation but may flood or be isolated by flooding in nearby areas. A storm surge warning means life-threatening flooding is expected in the next 36 hours but, like the watch, may

be issued earlier when conditions warrant.

IF YOU'RE CAUGHT IN STORM SURGE

Hopefully, you never are. But if you find yourself in the path of storm surge, here are some things to remember. If you become trapped by flooding,

go to the highest level of the building, but stay out of a closed attic. Don't walk, swim or drive through flood waters. Just six inches of rushing water can knock you down and a foot of moving water can sweep your car away. Flood water can also contain dangerous debris and chemicals.

Talking to Kids about Hurricanes

Hurricanes don't happen all at once. They buzzsaw for days toward the coast, blow through violently and leave stress and destruction in their wake.

It can be difficult for children to understand how this is different from a regular summer thunderstorm. The time to start talking to your children about hurricanes is before there's one on the way. Here are some age-appropriate ways to talk to kids about hurricanes, courtesy of the Louisiana Children's Museum.

CHILDREN UNDER THREE: USE ACTIONS

Even young babies have emotional and behavioral responses to parents and other adults being anxious about something like an approaching hurricane. If you can, maintain normal routines and do their favorite activities. If you're evacuating, bring familiar toys and stuffed animals and try to limit exposure to television coverage of the storm.

Stress behaviors to watch for: A change in personality that makes them more clingy, irritable or tearful; a loss of energy or interest in play; and regression or change in eating, sleeping or toileting.



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PRESCHOOLERS: REMEMBERING A PAST STORM

Some children may remember a past storm and think that all hurricanes, no matter where they are, will cause the same damage they previously experienced. Listen carefully to your child, and allow them to express their feelings through appropriate play and words. Don't brush off their questions. Failure to answer them will lead them to come

up with their own answers that may be outlandish. Again, limit television coverage.

Stress behaviors to watch for: Fear of being alone, nightmares or fear of the dark, clinginess, changes in speech, defiance.

SCHOOLCHILDREN: CHORES CAN BE COMFORTING

Older kids can understand what kind of damage and dis-

ruption to expect. They want and need to help when a storm is approaching, so give them some small tasks to handle as you prepare for the storm. This gives them a sense of control and comfort and promotes cohesiveness in the family.

Stress behaviors to watch for: Irritable or whiny, aggression toward peers, school avoidance, headaches or physical complaints, disturbances in sleeping or eating.

TEENAGERS: FIND THEIR FRIENDS

Friend groups are important to teens and they worry about their whole circle when a storm approaches. Reassure teens that their friends and families will be safe. Give them lots of alone time to process turbulent emotions and limit their exposure to television coverage. If appropriate, include them in adult conversations about the storm.

Plan for your Pets

After the widespread devastation and heart-rending images that followed hurricanes Katrina and Rita in 2005, many states enacted specific legislation to protect your pets.

For instance, it's illegal in many states now to leave your pet chained outside during a natural disaster or to leave your pet behind in an evacuation zone. Many states also require shelters to accept pets in some way. Here's what you need to know to plan for your pets during a hurricane.

PLAN AHEAD

The time to planning for your pets is before a storm approaches. Just like you made a go bag for yourself and your family, make one for your pet. The FDA recommends it be easy to carry and include the following:

- A one-week supply of food and water.
- Medications.
- Copies of your pets' vaccination and medical records.
- A copy of any microchip information.
- Information about pet insurance, if you have any.
- Photos of your pet to help you identify them if they become separated.
- Sanitation supplies, like cat litter or a doggy pad.



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Just in case you get trapped away from home, you should also arrange for a friend or neighbor that lives nearby to check on your pet and take care of them in a crisis. This person should have phone numbers to reach you and instructions for taking care of your pet, including a signed authorization for veterinary care and financial limits for

that care.

Also talk to your vet before a storm approaches. Get the names of vets or animal hospitals in likely evacuation destinations. Consider micro-chipping your pet or enrolling them in a database in case they get lost.

IF YOU EVACUATE

Keep your pet either

leashed or in a kennel or carrier at all times. Stressed pets can bolt and quickly become lost. Search ahead of time for a pet-friendly destination, be it a shelter, a friend or family member's house, or a pet friendly hotel. Many hotels will waive pet restrictions during a disaster, but don't count on it. Call ahead to find out.

Keep a close eye on your pets throughout the evacuation and your return home. Allow your pets plenty of time to get acclimated to a new environment and be prepared for your pet to display unexpected or uncharacteristic behaviors. They're stressed and anxious, just like you are. It may take them several weeks to calm down.

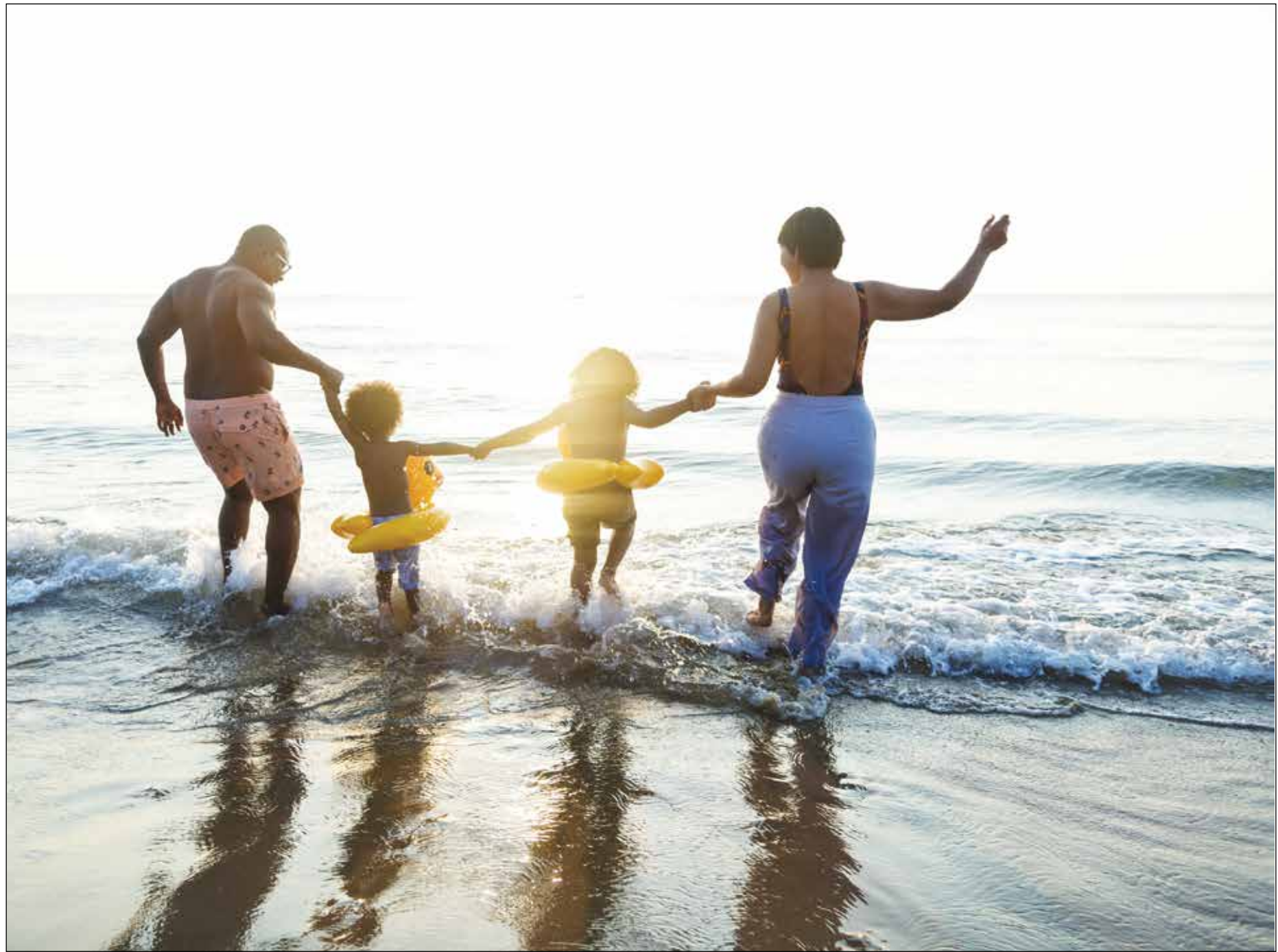
Visiting Hurricane Country

A summer trip to the beach or a cruise to a balmy shore is always a risk during hurricane season. Here are some things you should know about traveling to hurricane-prone coasts.

BUY TRAVEL INSURANCE

When you book your trip to a hurricane-prone area, make sure you buy a travel insurance policy to cover you in case a storm forms. Travel insurance can reimburse you for non-refundable, pre-paid costs, including the cost of flying home early, delays in travel, and medical benefits if you're injured, says travel insurance provider Allianz Global Assistance. The company warns that while you can buy a policy when there's a named storm, it may not protect you from damages incurred in that storm.

"Travel insurance is designed to offer protection against sudden and unforeseen situations and events. When a hurricane (or other severe weather) becomes a named storm, it also becomes a 'foreseeable event' with known potential to affect your travel," the company says. "If you buy travel insurance after a storm is named, your plan won't provide coverage for storm-related claims."



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CHECK THE SMALL PRINT

Even if you're protected by travel insurance, check the fine print on your reservations for cancellation or postponement claims. Without an insurance program, most resorts or hotels will only offer a guest credit toward a future stay. Make sure you're clear on what's covered and what's not in the event of a

canceled or shortened stay.

CHECK YOUR TRAVEL PLANS

Have more than one way to get back home. An approaching hurricane means canceled flights and jammed airports. A rental car might be a better option, but they're going fast. Don't dither making decisions

as a storm approaches. Have a plan when you book a coastal vacation so you aren't caught flat-footed by a dangerous storm.

RIDING IT OUT

If you plan to ride the storm out in your hotel or resort, know that you'll spend some time without power and prob-

ably more than a little uncomfortable. Carry a basic travel medical kit with you and keep a change of clothes, medicines and cash with you at all times. Know that emergency responders may not be able to get to you and that insurance policies may not cover any damages you incur if you choose to stay.