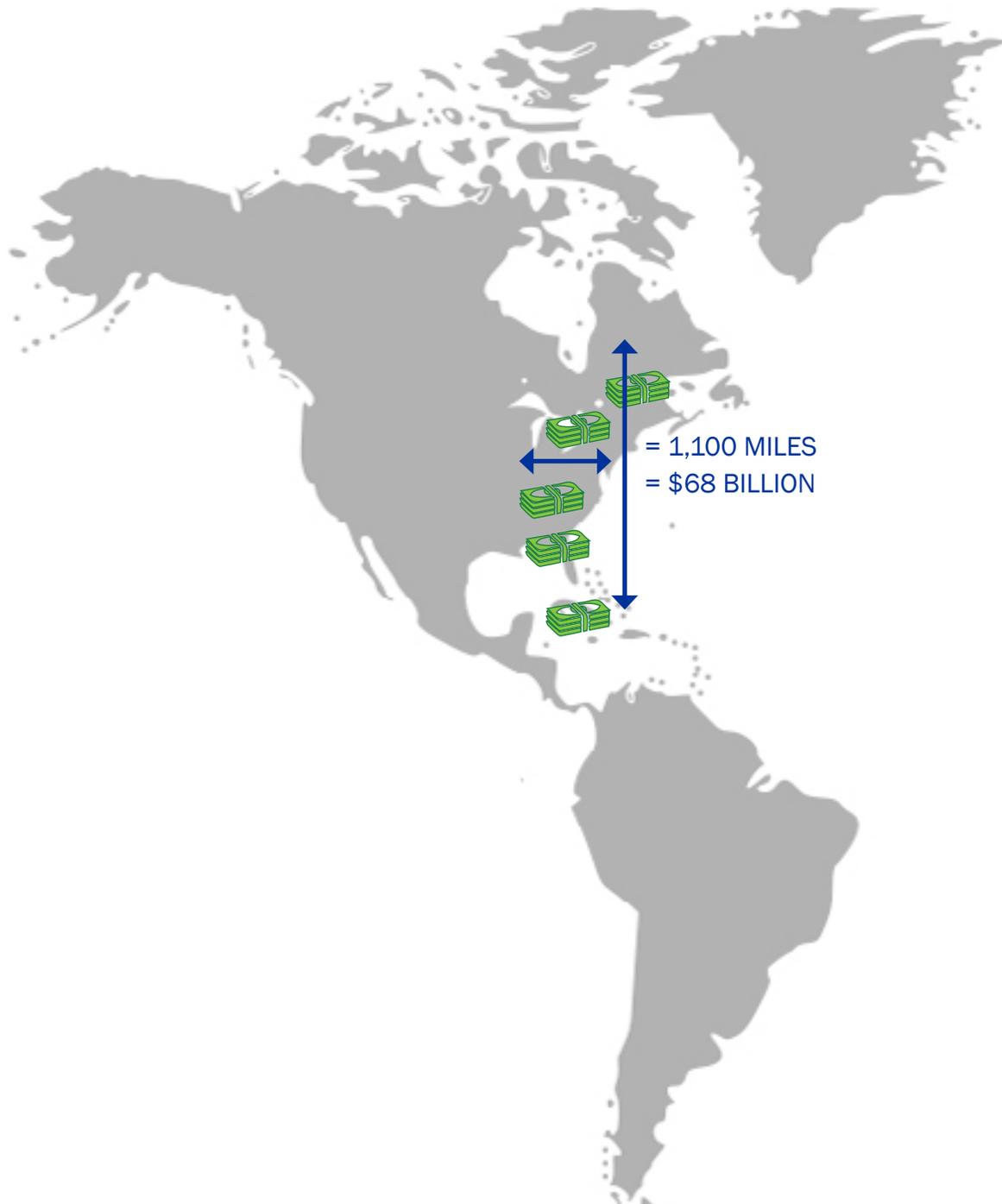


Preparing for the 2013 Hurricane Season



In late October of 2012, Hurricane Sandy wreaked havoc from as far south as Jamaica to as far north as Ontario and Quebec and as far west as Michigan and Wisconsin. It has been documented as the largest Atlantic hurricane on record spanning 1,100 miles resulting in over \$68 billion in damages. While these numbers are impressive, they don't tell the story of the damages and upheaval this storm caused for millions of Americans.



THE HUMAN STORY



Over 70 people perished in the United States directly due to Hurricane Sandy. More than 650,000 homes were damaged or destroyed by the storm totaling over \$20 billion in property damage. While some areas, such as Seaside Heights, NJ, have worked hard to come back and continue to be a destination on the Jersey Shore, other areas, like The Rockaways in New York, still have a very long way to go. When the salt water of the ocean came in contact with area electrical systems, the damage from the wind and the water gave way to fire. Over 120 homes in the Breezy Point section of The Rockaways burned to the ground. What made the situation even more frustrating is that area Fire Departments couldn't come to the aid of Breezy Point due to the flooding of the hurricane. Needless to say, this "super storm" left destruction rarely seen or experienced.



650,000 HOMES DAMAGED = \$20 BILLION IN PROPERTY DAMAGE

MOVING FORWARD



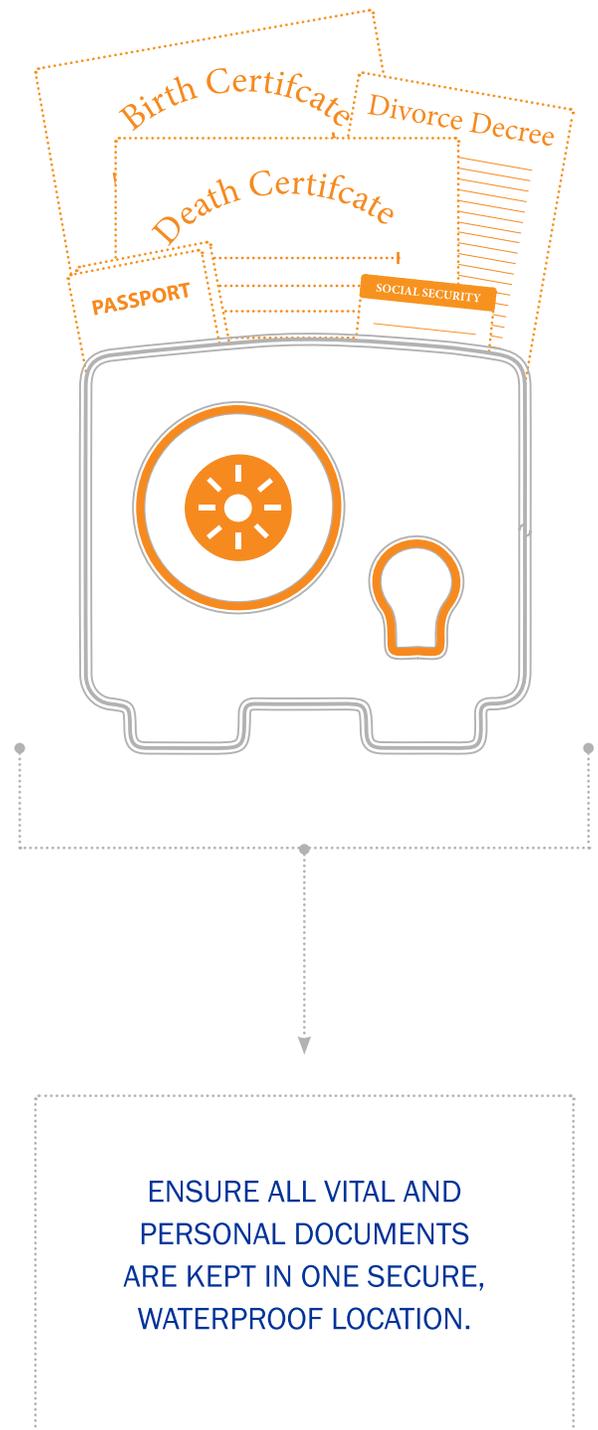
A positive take away from all the negatives of Hurricane Sandy is that families are doing more to prepare for natural disasters before they happen. Any time an individual or family can take steps proactively to prepare for any potential disaster, the better the chance they will be able to get back to a normal life sooner rather than later. According to reports by the National Oceanic and Atmospheric Administration (NOAA), the 2013 Atlantic hurricane season will be "above normal and possibly extremely active." NOAA is predicting an above normal season with 13-19 named storms, six to nine hurricanes, and three to five will be major hurricanes. Ultimately, the recommendation from NOAA is "to prepare for the unexpected."

GETTING PREPARED | DOCUMENTATION



One important step in hurricane preparation is to ensure all vital and personal documents are kept in one secure, waterproof location. Vital statistic documents can include birth certificates, social security cards, death certificates of family members, passports, marriage certificates, and divorce decrees. It is a good idea to keep the entire family's documents together in a strong box or safe. While these can be replaced with the help of different government agencies and government-approved organizations, it is always best to keep these documents close at hand. When they are all stored in one location it is much easier to grab them quickly in case an order to evacuate is given. Other important documents that should be part of your document storage preparation plan should include banking information, homeowner's or renter's insurance information, and property information, to name a few.

An important part of hurricane preparation related to homeowner's and renter's insurance is making sure all costly items are properly itemized on the policy. One of the biggest issues that will hold up processing a hurricane-related claim, according to many insurance companies, is that the items lost had not been completely itemized. Therefore, before an emergency presents itself, go around the entire home and document each item. Documentation means taking photos of each item as well as creating an itemized list. Whenever possible, keep the original receipts of each item as well. This way if a claim does need to be filed, it will be processed quickly.

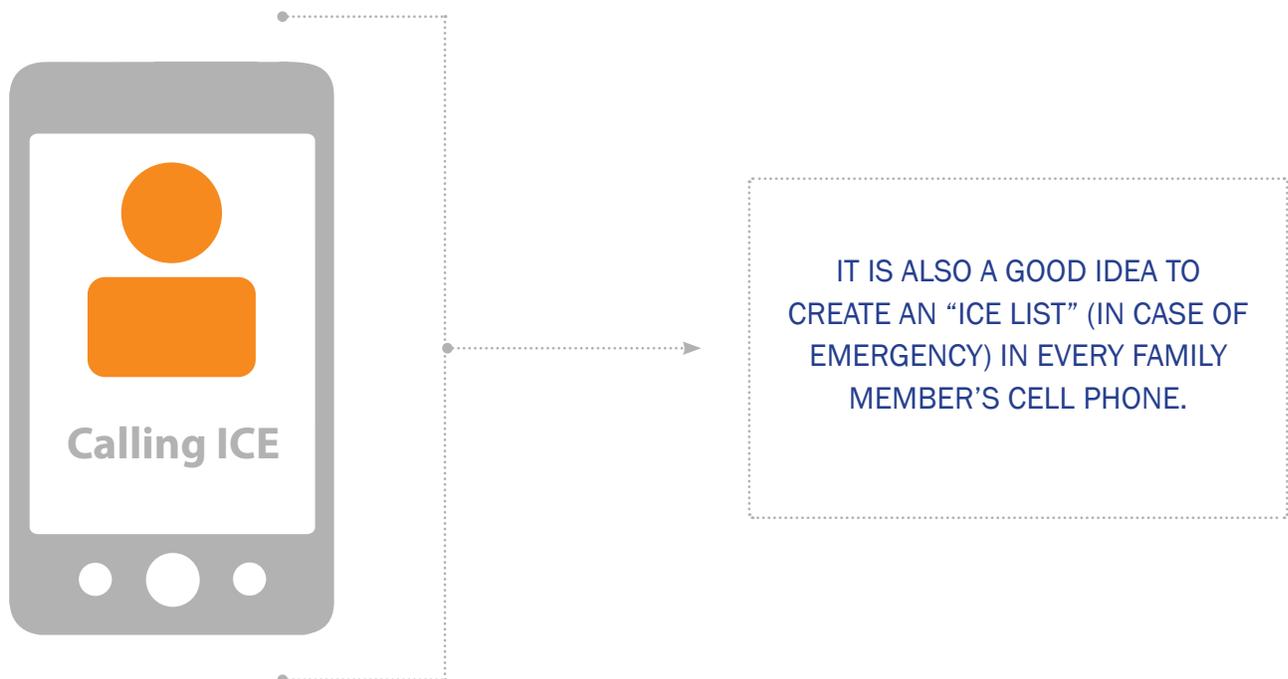


It is important to remember that standard homeowner's insurance does not cover flood damage. So if damage is determined to be flood damage, as opposed to something like wind or general water damage, what is covered within a claim may be seriously reduced if flood coverage is not in place. In 1968, Congress created the National Flood Insurance Program (NFIP) to help provide protection for property owners. The NFIP offers flood insurance to homeowners, renters, and business owners if their community participates in the NFIP. Participating communities agree to adopt and enforce ordinances that meet or exceed FEMA requirements to reduce the risk of flooding. While this program was enacted by Congress, it is still purchased through insurance companies. To find out more about flood insurance, go to the FloodSmart.gov website.

It is important to have a contact list with all the other documentation collected. When it comes creating a comprehensive contact list, there are some important names and numbers to keep on hand.

Make sure an emergency contact list includes:

- Doctor's names and phone numbers
- Family member's contact information
- Pharmacy contact information
- State, county, and local emergency management office information



GETTING PREPARED | PROPERTY PREPARATION



Before the threat of a hurricane, it is important to prepare your property, regardless of the type of dwelling. Make sure gutters and downspouts are clear of debris so water does not collect in areas close to the building. Trees and shrubs should be regularly inspected and trimmed when necessary to make sure they are wind resistant. Consider having a tree expert inspect for decay to determine if any trees or branches should be removed. It is also worthwhile to have a contractor inspect the roof and install additional roof clips or straps to reduce potential structural damage. While the contractor is stabilizing the roof, think about reinforcing the garage door as well which will reduce the possibility of structural damage.

Learn the elevation level of your property and its likelihood to flood. If you are in a flood-prone area, consider installing a sump pump in your basement or lowest level and think about installing a generator in case your area loses power for an extended period of time.

If a storm is on the way, make sure to move all loose items, such as lawn furniture, flags, and garbage cans that can easily become projectiles in the wind. If your area is expecting very high winds or you are in an area that is often affected, either install storm shutters or have 5/8" marine plywood cut to fit over all windows and have it on hand for the entire hurricane season. Taping windows will not prevent breakage.



MAKE A CHECKLIST OF
EVERYTHING YOU NEED TO DO TO
PREPARE FOR A STORM

GETTING PREPARED | EMERGENCY KITS



Creating emergency kits is essential during a hurricane. Each member of the family should have a separate kit that should contain:

- Three day supply of water (three gallons)
- Three day supply of nonperishable food
- Whistle
- Moist towelettes/personal hygiene products
- Flash light with extra batteries
- Battery-operated cell phone charger
- Towel
- Sturdy shoes
- Jacket or coat
- Hat and gloves
- Three day's change of clothes
- Warm blanket or sleeping bag
- Rain gear
- Seven days of prescription medication



Additionally, there should be one “group” emergency kit that should contain:

- NOAA hand-crank radio or weather radio
- Extra batteries
- First aid kit
- Manual can opener
- Local maps
- Wrench and/or pliers to turn on and off utilities
- Duct tape
- Plastic sheeting/tarps
- Names, ages, and medical information for each member of the family
- Garbage bags and twist ties
- Matches in waterproof container
- Mess kit
- Common over-the-counter medications
- Rubber gloves
- Paper towels
- Notepad and pencil/pen
- All documentation previously collected
- Cash and checks (if power goes out ATM cards and credit cards may not work)

If you are in a flood-prone area, pick up sand bags to pile up in front of doorways and other areas prone to leaking. Contact your local police department or Office of Emergency Management for information on sand bag disbursement locations.

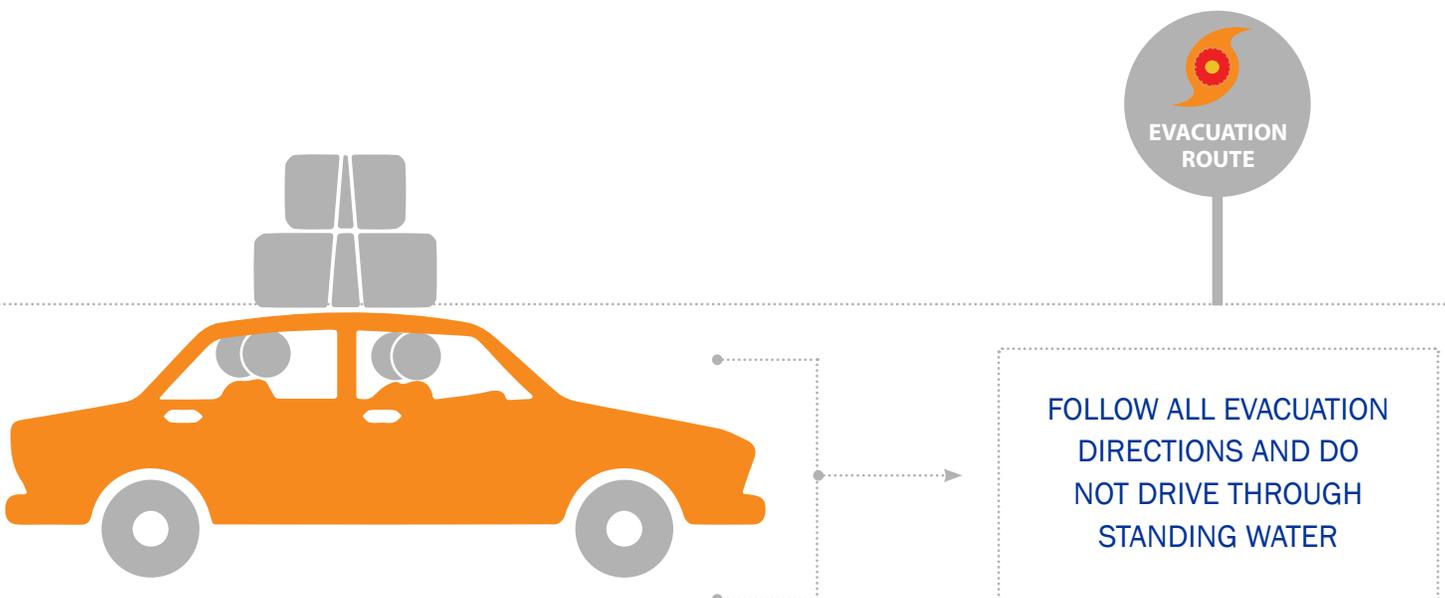
Finally, if there are pets or infants in the family, make sure items like food, diapers, formula, and the like are packed and ready for them. Make sure all cars are fully gassed up and have a few government-approved gas canisters on hand to fill if needed for either vehicle use or to run a generator.

EVACUATION ORDER



If the order to evacuate is given, do not wait until the last minute. Calmly pack everything in the car. Let family, neighbors, and friends know where you plan to go. If time permits and they are not already in place, board up the windows with the previously purchased wood and place sandbags in necessary locations. Unplug electronic devices and appliances and move them to a higher location within the home; turn off electricity at the fuse or breaker box, propane, and water. Unless local officials advise otherwise, leave natural gas on. Make sure every family member has a list of family and friends and their phone numbers and make sure everyone knows who the single point of contact should be in case you all get separated. If there are children in your family, make sure you speak to them slowly and calmly. They will take their cues from your behavior. Make sure they understand that it is important they listen to the directions given. If they are young, let them take a favorite toy or two with them to help keep them calm and have a sense of familiarity.

Follow all evacuation directions and do not drive through standing water. Listen to the radio for continuous information on the evacuation process and any closed roads. Once you arrive at your evacuation location, let out-of-area family and friends know where you are. Do not attempt to return to your home until directed by local officials.



CONCLUSION



While a hurricane can be scary for everyone in the family, it is important to take the necessary steps to be prepared. Stay calm and listen to direction. When asked to evacuate, follow the directions given. Move with purpose, but not with panic. Remember that a home and its contents are not worth risking your safety. If you stay after you are told to evacuate and then you need assistance, you will put not just yourself in harm's way, but the first responders who need to come to your aid will be put in harm's way. Avoid making a bad situation worse by staying behind after being told to evacuate. Keep your family together and safe because that is what is ultimately most important.

Preparation Websites:

Vital Records: <https://www.vitalchek.com/>

FEMA Flood Mapping: <https://hazards.fema.gov/femaportal/wps/portal>

National Weather Service Hurricane Center: <http://www.nhc.noaa.gov/prepare/ready.php>

FEMA "Ready.gov:" <http://www.ready.gov/hurricanes>

Red Cross: <http://www.redcross.org/prepare/disaster/hurricane>

Offices of Emergency Management: <http://www.fema.gov/state-offices-and-agencies-emergency-management>

National Flood Insurance Program: <http://www.floodsmart.gov/floodsmart/>