

## **Before and After the Storm Information Packet**

### **What to Do Before and After the Storm**

#### **Before the Storm**

An emergency plan is essential to overall disaster preparedness. Knowing what to do in advance can make a huge impact on the safety of your family and the protection of your property. Here are a few tips you can use before the storm:

##### Tasks to Complete as Soon as Possible

- Collect copies of important papers like the deed to your home, insurance paperwork, financial information, etc. Put them together in a waterproof bag.
- Review your property/home insurance coverage and keep updated photos and/or a video inventory of your personal belongings.
- Make a list of important phone numbers, such as your insurance company, doctor and family contacts. Store them in your cell phone and print a hard copy to keep in the waterproof bag with your other important papers.
- Identify your evacuation routes. Have an alternate route planned in case the first option is not navigable.
- Identify a safe place in your home (interior room on the lowest floor) to ride out a storm and make sure everyone knows the location. If in a high-rise building, be prepared to take shelter on or below the 10th floor.
- Build a disaster supply kit, including a flashlight, batteries, cash, first aid supplies, medications, non-perishable food and copies of your critical information. Using an easily portable bucket or bag for your kit is best in case you need to evacuate.
- Pre-identify a meeting place in case your family is separated when the hurricane hits (consider your church or a local library). Make sure everyone knows the address and phone number.
- Trim or remove damaged trees and limbs to keep you and your property safe.
- Purchase a portable generator or install a permanent generator for use during power outages. The City offers low-interest loans to help with the purchase of generators. Call 891-4968 or visit [Talgov.com](http://Talgov.com) for more information.

##### Tasks to Complete 3-5 Days Before a Storm

- Bring in all outdoor furniture, decorations, garbage cans and anything else that is not tied down.
- Check rain gutters and downspouts to ensure they are clean and properly affixed to your house to prevent water damage to your property.
- Cover your home's windows. Permanent storm shutters offer the best protection for windows. A second option is to board up windows with 5/8" marine plywood, cut to fit and ready to install. Tape does not prevent windows from breaking.

## **After the Storm**

Knowing what to do after a storm will help protect your property and keep your loved ones safe and secure. Before going outside, make sure local officials have declared that it's safe to go outdoors. After it has been confirmed safe to go outdoors, you can begin to assess any potential damage to your home and property. Here are some tips to follow after the storm is over:

- Stay informed by visiting [Talgov.com](http://Talgov.com), following @COTNews on social media, listening to 88.9 WFSU-FM radio and watching the news on TV (local or cable).
- Make a list of your damaged property, including a description of the item, name of the manufacturer, brand name and age, as well as the place and date of purchase, if known. Take pictures and video of the damage if possible. Don't throw away damaged items until your insurance adjuster has seen them.
- Call your insurance agent or company as soon as possible to report home or property damage and follow up with a written claim to protect your rights. If you think your home might be unsafe due to storm damage, discuss finding temporary accommodations with your agent.
- Keep accurate records of your expenses and save bills and receipts from temporary repairs. (Avoid making permanent repairs until your Claim professional has reviewed the damage.)
- Roads may be closed for your protection. If you come upon a barricade or a flooded road, turn around and go another way.
- Avoid downed power lines. Never touch anything that's in contact with power lines, including water that may be near the downed power lines.
- Be cautious of hazards that are a product of the storm, such as floodwaters, broken objects, damaged tree limbs or other potentially compromised structures.

**How to Avoid Contractor Fraud** – Natural disasters can bring out the best in people, as neighbors work together to help each other. Unfortunately, the aftermath of a disaster can also attract fraudulent contractors. Here are some tips to help you avoid repair fraud. Before hiring someone, **be suspicious of contractors who:**

- Offer to give you a low price because they have materials left over from a previous job.
- Provide estimates that are extremely high or low in comparison to other offers.
- Give an estimate in one lump sum and do not address the cost of individual items and tasks.
- Ask for 10% or more of the estimate price upfront.
- Insist on submitting insurance claims on your behalf.
- Ask you to endorse insurance checks to them.
- Don't have a fixed address for their business or don't usually operate in your area.
- Cannot provide references.

To protect yourself from contractor fraud **always remember to:**

- Ask to see proof of insurance and licensing.
- Use well-known local contractors.
- Carefully review the contract and every document that requires a signature.
- Have your claims adjuster inspect damage and contracts before signing.
- Pay by check or credit card.
- Ask specifically whether you will be personally responsible for making repair payments or if the insurance company will make the payments directly.

To report suspicious activity, contact the Florida Office of the Attorney General at **1-866-966-7226**.

**What to Keep and What to Throw Away** – The aftermath of power outages and flooding during a disaster can quickly destroy food and medication. Knowing what items to keep and what items to throw away is essential to preventing illness from unsafe food and water. Here are some general guidelines:

- Foods that have been frozen and still contain ice crystals can be refrozen or cooked.
- Throw away any food or medication that may have been touched by flood water, which contains contaminants that may cause illness.
- Throw away:
  - Perishable foods that have not been refrigerated properly due to power outages such as meat, fish, eggs, milk and leftovers should be thrown out.
    - The refrigerator will keep food cold for about 4 hours if it is unopened.
    - A full freezer will keep the temperature for approximately 48 hours (24 hours if it is half full) if the door remains closed.
  - Food with unusual odor, color, or texture.
  - Cans or food containers that are bulging, open or dented.
- If the water utility has issued boil water notices for your area, do not use water for drinking, cooking or personal hygiene unless it is bottled, boiled or treated.

Never taste food to see if it is safe for consumption, even if it looks, smells and tastes normal. When dealing with food safety, the rule of thumb is **“when in doubt, throw it out.”**

When sanitizing items that touch food, remember to:

- Wash with soap and clean water
- Rinse with clean water
- Sanitize by dipping for one minute in a solution of one cup of chlorine bleach in five gallons of clean water
- Allow to air dry

