

2014

HURRICANE PREPAREDNESS GUIDE

Brought to you by People's Trust Insurance Company



People's Trust
Insurance Company

People's Trust Insurance Presents:

Your 2014 Hurricane Preparedness Guide



People's Trust wants to help you stay safe this hurricane season. We've created this Hurricane Preparedness Guide to help you make sure you've got everything you need to get through the hurricane season.

A great way to use this guide is to print it out and keep a copy with your emergency supplies. To make sure everything gets done, you can assign different sections to different family members and add a friend to double-check all of your preparations.

Rest assured that when a storm threatens, we'll provide important news via email and continuous updates through our website and blog, as well as our Facebook and Twitter accounts. However, since planning is the most important step, this Hurricane Preparedness Guide is your best tool to get prepared early and keep your home and family secure.

People's Trust created this guide as a helpful tool for our community. We have many resources available to assist you.

Give us a call at 888-383-6989 to find out how People's Trust can help you protect your home and be better prepared this hurricane season.



EMERGENCY KIT ESSENTIALS

After a tropical storm or hurricane, you are likely to experience widespread power outages and a lack of sanitary water. These problems can be mitigated with proper planning, and a fully stocked emergency supplies kit can make any power outage feel more like a camping trip than a major disaster.

Don't wait until a storm threatens. Now is the time to gather supplies you will need. People's Trust recommends you print this handy checklist to make sure you buy all that you need. Remember, Florida's hurricane tax-free holiday is May 31 to June 8.

FOOD

- A 7-day supply of non-perishable food.
- Hand-operated can opener.
- Plastic plates, cups, utensils.
- Napkins or paper towels.

SANITATION AND PERSONAL CARE

- Trash bags.
- Disinfectant wipes or gels.
- Toothbrushes and toothpaste.
- Toilet paper.
- A spare set of clothes and shoes for each person.
- At least one blanket per person.
- Personal, feminine care items.
- Soaps and shampoos.
- Dust masks, plastic sheeting, and duct tape to shelter-in-place.

WARNINGS AND TERMS TO KNOW

This hurricane season, you may hear a wide range of warnings. Knowing what they mean can help you best protect your Florida home. The most common alerts and terms include:

- > **Tropical Storm Watch:** Tropical storm conditions are possible and may affect your area within the next 48 hours.
- > **Tropical Storm Warning:** Tropical storm conditions are expected in your area within the next 36 hours and it is best to make preparations.
- > **Hurricane Watch:** Hurricane conditions are possible in the area. Watches are issued up to 48 hours in advance of the anticipated storm force winds.
- > **Hurricane Warning:** Hurricane conditions are expected in the area. Warnings are issued up to 36 hours in advance of the storm. At this point a hurricane has typically formed and the warning discusses its potential path.
- > **Eye:** The clear center of the storm with calmer conditions. Remember that an eye passing over you signals that the storm is only half over.
- > **Eye Wall:** This area surrounding the eye contains some of the most severe weather of the storm with the highest wind speed and largest precipitation.
- > **Rain Bands:** Bands coming off the cyclone that produce severe weather conditions such as heavy rain, wind and tornadoes.
- > **Storm Surge:** A deadly rush of ocean water that occurs after a storm makes landfall. This often floods coastal areas and sometimes areas further inland.

(see next page for continued essentials)

LIGHTING

- Flashlights and extra batteries. We recommend one flashlight per person
- One larger light source, such as a fluorescent lantern.
- Utility lighter.
- A wrench or set of pliers to turn off any utilities in an emergency.

COMMUNICATION

- Battery-powered AM/FM radio.
- A NOAA hazard-alert radio.

Hurricanes can change direction, intensity and speed very suddenly. A NOAA hazard-alert radio will provide up-to-date information in the event of a power outage.

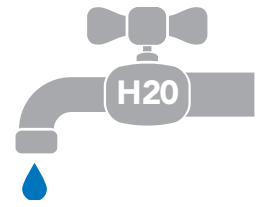
- Car or emergency charger for cell phones or extra cell phone batteries if possible. (Some emergency alert radios have USB ports for charging.)
- Small notepads and pencils.
- Games and activities that don't require electricity.

FIRST AID

- A fully stocked first aid kit.
- Additional prescriptions of essential medicine.
- A list of current medications and any known family allergies.
- Sunscreen.
- Insect repellent.
- Fire extinguisher.
- Extra cash in case ATMs are down.

WATER

- Three gallons of water per person, per day. FEMA recommends a 5-day supply.



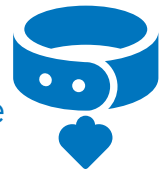
BABY NEEDS

- Bottles, formula, and/or powdered milk.
- A one-week supply of diapers.
- Baby wipes and diaper rash ointment.

PET NEEDS

- One week of food and water.
- Leash and a crate or carrier.
- Bed, dishes, and toys.
- Any medications.
- Battery operated air pump for aquarium.
- Vet's contact information.

Make sure pets are wearing their tags and that all vaccinations are kept up to date. See page 12 for more information for your pets.



TRANSPORTATION

- Maps of local and state roads.
- Directions to nearby shelters.
- Spare tire or tire patch kit.
- Emergency roadside flairs or triangles.
- A list of local services such as public transportation or cab companies and their contact information.

For more information, visit:
www.nhc.noaa.gov/prepare

STORM SEASON PREPARATIONS

IT'S TIME TO PREPARE.

The 2014 hurricane season is projected to have 11 named storms, 5 total hurricanes and 3 hurricanes that reach category 3 or stronger. (Source: www.nhc.noaa.gov) Millions of Americans, likely including you, will face danger and disaster this year.

People's Trust wants you to be ready for when a disaster hits Florida, whether you're faced with a hurricane, storm surge, high winds, or flooding. Stay informed, stay well-stocked, and stay calm.

BEFORE STORMS HIT

WHAT TO HAVE ALL SEASON LONG

- Keep your car's gas tank ½ full any time a storm is identified.
- Have cash on hand and store a small amount with emergency supplies.
- Gather your emergency documents and supplies. Check food, radios, and other items at least once a month.
- Run generators once a month to ensure they're working properly.
- Call 2-1-1 to sign up for extra assistance you might need during an evacuation order.



PRECAUTIONS FOR YOUR HOME

- Install and use storm shutters during any severe weather.
- Create an inventory of your home's contents, such as electronics, jewelry, vehicles, and appliances. Put this with your emergency kit.
- Clear away low-hanging or dead branches from your trees. If you hire a tree-trimming service to do this, ask for a "hurricane cut" for best results.
- Make sure any gutters and rain-spouts are properly secured to your home. Keep them clear of debris.



WHEN A STORM THREATENS

- Clean your yard of any fallen limbs or debris before a storm hits.
- Secure or remove large objects such as grills and potted plants from around your yard.
- Turn off propane tanks and securely store them.
- Fill your bathtub and other large containers with water so you have a supply for sanitation – such as flushing your toilets.



HOME TIPS

NEVER TAPE YOUR WINDOWS

Before a hurricane hits, you'll see many homes with duct tape or masking tape across their windows. People's Trust doesn't recommend this because it creates a danger by giving homeowners a false sense of security.

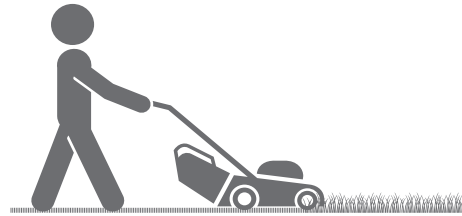


Taping your windows adds no extra protection to your home. It also gives no extra strength to your windows; they're just as likely to shatter as without the tape. What the tape can serve to do is to cause the window to break into larger pieces.

Larger pieces are easier to clean up, but during a storm they're much more dangerous. Modern windows are designed to break into small pieces when they shatter, specifically for safety reasons.

It's a good idea to seal any cracks or gaps around windows with caulk in order to prevent water from entering into your home.

Do NOT open a window to "balance the pressure" as once suggested. Any wind entering the home can lift the roof off or cause the structure to collapse.



MOWING YOUR YARD

It may sound like an odd tip, but mow your yard regularly during the hurricane season and keep grasses short. This helps you notice and remove any debris that can be thrown about by a storm and cause damage to your home.

Keeping the grass cut also makes it easier to spot snakes and other animals that may be disturbed by a storm and moving across your property. It also makes it generally easier to move around your home after a storm while you assess damage, because it's easier to spot objects that may have fallen off of your home or blown into your yard.

After a storm, emergency services are pushed to their limits. Keeping your grass cut helps you avoid dangers and the need to seek these services when help may be slow to arrive.

SHELTERING AT HOME



Many residents will stay in their homes during storms if no evacuation order is given. If you plan to shelter in place, make sure that you practice these safety tips and keep everyone in your home protected.

PREPARING FOR THE STORM

It is important to keep a close eye on news reports when a storm is approaching. By the time a watch or warning is issued, you should be well on your way to completing these preparations:

- Check your disaster supplies and bring them into a central room.
- Close your windows, doors, and hurricane shutters. If you do not have hurricane shutters, close and board up windows and doors with plywood.
- Turn your refrigerator and freezer to the coldest setting. Keep them closed as much as you can so your food will last longer if the power fails.
- Turn off propane tanks and properly secure them.
- Turn off other utilities if told to do so.
- Unplug small appliances throughout your house. This includes lamps and other items in any rooms you don't plan on using.
- Review your hurricane evacuation plan with family members.
- Fill gas storage containers for any items such as generators, which you may need after the storm passes.
- Charge everyone's cell phones.
- Top off your gas tank if you are able, in case of a shortage after the storm.
- Review the emergency checklist from page 3 & 4 of this guide and purchase or replace any missing items.

Power surges caused by the storm can not only short out or damage these items, they can cause electrical fires within the home.

You should designate a "safe room" within the home. It should be an interior room with no windows, like a bathroom or walk-in closet. In the event of a hole in your roof or roof blowing off, have a mattress available in the safe room for everyone to get under to protect you from flying debris and wind.

SHELTERING AT HOME *continued*

DURING THE STORM

- Listen to a NOAA Weather Radio or your local emergency news station for information on the progress of the storm from the National Weather Service.
- Avoid using your phones except for emergencies. Consider turning some off to conserve power.
- Stay indoors at all times. Keep away from windows and any glass doors.
- Close all of your interior doors as well as blinds and curtains.
- Move to an interior room or hallway in the lowest level of your home. Sleep here if possible.
- Bring a smoke detector and carbon monoxide detector into the room or hallway.
- Bring the fire extinguisher out of any packaging you may have.
- If any damage occurs, extinguish candles or other light sources that use flames and generate heat. Immediately switch to flashlights in the dark.
- Never use an elevator during a storm.



FOOD SAFETY

If you're sheltering in place and the power goes out, food safety becomes a significant concern. Here are some tips to keep you safe.

FOOD DO'S

- Keep items sealed and use storage containers after opening.
- Clean utensils before and after use.
- Keep any trashcan lids closed.
- Wash your hands frequently.
- Use ready-made formula for infants.

FOOD DONT'S

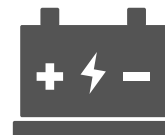
- Don't eat foods from cans that are swollen, busted or have rust.
- Don't eat anything that looks or smells questionable.
- Don't eat food that comes into contact with flood water.
- For foods that must be refrigerated, don't eat them if they've sat at room temperature for two hours or longer.
- Don't let trash pile up.

FOUR STEPS TO CAN COOKING

1. REMOVE THE LABEL FROM THE CAN. ALL OF THE PAPER NEEDS TO BE OFF.
2. WASH AND DISINFECT THE HEAD AND BODY OF THE CAN.
3. OPEN THE CAN ALL THE WAY. THE LESS LIQUID, THE BIGGER THE OPENING NEEDS TO BE TO HEAT SAFELY.
4. COOK FOOD INSIDE THE CAN BY RESTING THE CAN ABOVE YOUR HEAT SOURCE, NOT DIRECTLY ON IT.

POWER AND YOUR REFRIGERATOR

- Food in your refrigerator will stay at a proper temperature for up to 4 hours after the power goes out if it is unopened.
- Food in the freezer can last longer. Use a thermometer to check if food is 40 degrees or below; this means it is safe to cook or to refreeze if the power is back on.
- Keep the doors closed as much as possible.
- If the power goes out, a 25-pound bag of dry ice will keep items in your freezer properly cold for 3 to 4 days.
- Freeze gallons of water into block ice which will last longer than cubed ice.



EVACUATION PLANNING



Always follow an evacuation order when it is given. Orders are made by local county officials looking out for your safety and take into account more information than what is generally available through the news or other sources. Also keep in mind that emergency services such as police and fire rescue are often not available in an evacuation zone if conditions are too dangerous.

To find out what evacuation zone you are in, go to www.floridadisaster.org/publicmapping and click on your county.

As you prepare for storm season, review this checklist to make sure that you're ready to evacuate whenever an order is given.

PRE-PLANNING

- In the event of a separation from family members during an evacuation, designate one main location and one backup location to meet after the storm.
- As an alternative to an evacuation center, reach out to friends or family who live outside of Florida and create a list of optional evacuation places. Record names and contact information of all people willing to let you evacuate to their homes.
- Find out when evacuation centers will open.
- Find out which centers will allow pets if applicable. See additional information on page 13 how to prepare your pet.
- Designate someone to pack the car with all of your supplies.
- Designate someone to listen to evacuation orders and print out driving directions to your shelter.
- Use the document checklist to make sure you have all of your necessary information printed and packed.
- Gather local area maps, including those for outside of your evacuation route.

EVACUATE IF

- You are told to do so by the authorities.
- You live in a mobile home or temporary structure. These are not safe from hurricane-force winds.
- You live in a high-rise.
- You live in a designated hurricane evacuation zone that has been called to evacuate.
- You live near the coast, rivers or an island waterway. Also evacuate if you live on a floodplain.



WHEN EVACUATING

- Stay calm. Orders are typically given before there is an immediate danger, and evacuation centers need time to open and start accepting guests.
- Listen to orders at least twice to determine your evacuation location.
- Print out directions to your evacuation location.
- Unplug appliances in your home. You may consider turning off water at your main valve and electricity at the breaker box. If you use propane, close and store all tanks.
- Pack your vehicle and go to your designated evacuation spot or your backup location.
- Turn on the radio to stay tuned to emergency bulletins.
- Be sure that children's games or activities are easy to access in case you get stuck in traffic.
- If you are leaving town, try to top off your car's gas tank and grab some snacks for the road.
- Follow designated evacuation routes to your shelter.
- If traveling to stay with friends or family, stick to evacuation routes until you're out of an evacuation area. Emergency professionals will be using the other roads.



RETURNING HOME

- Never return home before the evacuation order is lifted and the all-clear is given.
- Do not use any roads outside of the evacuation route unless you're told they are clear.
- Drive slowly and cautiously. Power lines are often downed during storms and still pose a danger to drivers. Trees may also have fallen across the road.
- Never drive into standing or moving water; you don't know how deep it is.
- Look at the outside of your home before re-entering. You need an accurate assessment of potential damage in case the interior is dark due to a power failure.
- If you notice any dangers, such as standing water, a gas smell, fire damage, or other threat, leave your home immediately. Contact emergency services if there is an immediate danger.
- Stay alert for dangerous animals that may be out because of the storm. In Florida this includes snakes and even alligators.



HOME AFTER A HURRICANE

If you sheltered in place or have returned to your home after an evacuation, make sure to stay alert for damage and dangers that follow. Flooding can occur even after a hurricane has ended because of the subsequent rain. Continue to listen to the radio for broadcast alerts until officials give an all-clear.

HOME SAFETY

- Venture outside only when officials say the storm is over and it is safe to be outside.
- Check on your family members and look for any damage to the interior of your home.
- If you smell gas, have fire damage, or flood waters aren't receding from your home, seek shelter elsewhere if possible.
- Contact family and friends to let them know you're okay.
- Contact the American Red Cross if you're unable to reach friends or family. They maintain a shelter database to help you reconnect with loved ones.
- Don't use tap water for cooking or drinking until officials say it is okay.
- If your power is out, only run your generator outside.
- If you have a carbon monoxide detector, bring it into the common room closest to your generator to help prevent poisoning. Sleep in this room if possible.
- Check your refrigerator for spoilage.

ASSESSING THE DAMAGE

- Look at every room in your home for damage to ceiling and walls as well as from leaks or flood waters.
- When broadcasters give the all-clear, cautiously walk around the perimeter of your home.
- Carefully watch both your home and your yard. Use the buddy system where one person looks for damage while the other keeps an eye out for dangers on your lawn, such as snakes, broken glass and downed power lines.
- Take pictures of the damage done to your home.
- Immediately report any downed lines or gas leaks to the proper authorities.
- Call your homeowner's insurance company to report any damage.

UNSAFE HOMES

If your home is no longer safe and you have an immediate need to stay somewhere else, text the word "SHELTER" and your ZIP code to FEMA at 43362 (4FEMA) and they will provide you with the information of the nearest shelter. After a storm, texting is often more reliable than phone calls.

PET SAFETY DURING HURRICANE SEASON

For millions of Americans, pets are an important member of the family. If you're a pet owner, be sure to take precautions and make preparations so your pet stays safe and happy in the event of any storm this season.

First and foremost, gather all of your pet's materials from our Emergency Kit Essentials page. After you've gathered their supplies, you then need to know how your pet fits into your emergency plans in many different situations.

BEFORE ANY STORM

- Make sure your pet's tags are up to date and that you have a copy of their most-recent shot records.
- Take a photo of your pet for identification purpose.
- Add all of your pet's essentials to your emergency kit.
- Contact your local shelter to see if they allow pets.
- Contact your veterinarian to learn about boarding options there or at a pet hospital, kennel or animal shelter during inclement weather.
- Make a list of nearby friends or pet-friendly hotels that you can evacuate to before the storm hits.
- Designate someone to be responsible for packing up and bringing your pet in the event your family evacuates.
- Install a battery operated air pump for your aquarium.
- Gather newspapers to help clean up any messes.

IF WARNINGS ARE NEAR

If you must go to work and leave your pet home alone before a storm makes landfall, take these precautions. Never leave your pet home alone if you are evacuating.

- Provide extra food and clean water.
- Bring them to an inside space.
- For mammals, make sure their collar and tags are on. For birds, reptiles and other pets, check that identification is properly affixed to cages and tanks.
- Pack items for your pet close to their location. If a neighbor or friend comes by to pick up your pet, this ensures they'll get everything your pet needs.

PET SAFETY continued

SHELTERING

- Make sure your pet is inside. Their instinct will be to isolate themselves during storms, so staying inside keeps them from running away.
- If you have wet canned food for your pet, feed this to them before dry food. This cuts down on the water they need.
- Separate your animals, especially cats and dogs. Storm situations make animals anxious and can cause problems.
- Stay calm and act normal. Changes in our behavior can sometimes spook our animals. Try to treat them like you would any other day to help your pets feel less anxious about the other changes.

EVACUATING

- If evacuating with your pet, stick to shelters and hotels that you've identified as pet-friendly.
- Keep birds caged and cover their cage with a sheet or thin cloth.
- Keep dogs, cats, and other pets in crates or cages.
- If you must drop off your pet at a shelter, pack their food and items last in the car so it's easy to access.
- If dropping off your pet at a separate shelter, take them there first. Your shelter likely won't offer any service to bring animals to an appropriate location.
- Verify the contact information of a shelter when dropping off your pet and discuss the procedure for coming back to pick up your pet.



AFTER THE STORM

- Leash pets when they go outside for the first two to three days after any storm and always stay close. Animals may be confused by changes in the landscape and become lost.
- Watch your pets outside to help them stay away from dangers such as snakes or downed power lines.
- Keep a close eye on the behavior of your pets. Animals may become defensive or aggressive while they adjust to changes.
- If you have a fence, always keep it closed. This keeps your pets from wandering away and may prevent other animals from entering your yard.



DOCUMENTS TO PRINT

Preparing for storm season means preparing for an event during which you may lose power. In case of this emergency, it's possible you'll be unable to access many documents and services that require the Internet. Power outages also may make it hard to find documents stored in interior rooms, attics or basements.

To prepare, you should print out or make copies of important documents and keep these with you in a water-proof container or plastic sleeve.

IMPORTANT DOCUMENTS

- Family Contact Information page (see page 17).
- Family Medication Form for each member of your family (see page 16).
- Copies of health insurance cards for everyone in your family.
- A copy of your homeowner's insurance and any disaster insurance policies plus phone numbers for your agents.
- Birth certificates and Social Security cards.
- Driver's licenses.
- Copies of major credit cards and the contact numbers for issuing companies.
- Bank account and contact numbers.
- List of relatives and phone numbers.
- Vehicle registration.
- Recent letter with your home address.
- Inventory of the valuables in your home.

HURRICANE DOCUMENTS AND NUMBERS

- Maps to your local shelter.
- Local and state highway maps.
- Local emergency management office phone number
- Local law enforcement phone numbers
- Local utilities phone numbers
- County and city government phone numbers
- Local hospital addresses and phone numbers
- Local American Red Cross shelter phone number
- Local radio stations call numbers, frequency and phone numbers

ADDED PROTECTION

If you have access to a scanner, you can scan many of these documents and email them to yourself or store them on a USB memory stick for a backup copy. Just remember that the USB hardware will stop operating if it gets wet.

FAMILY MEDICATION FORM

Print out and complete for each family member.

EMERGENCY MEDICAL INFORMATION KIT

THIS FORM IS FOR:

MEDICINAL ALLERGIES

Medication Name	Reaction I Have (swelling, difficulty breathing, etc.)

CURRENT PRESCRIPTIONS

USE YOUR PRESCRIPTION BOTTLES TO FILL OUT THIS INFORMATION FOR EVERY MEDICATION YOU TAKE.

Medication Name	Doctor's Name	Doctor's Number	Reason for Treatment	Dosage (in mg)	How Often I Take It

NONPRESCRIPTION MEDICATIONS INCLUDING VITAMINS AND SUPPLEMENTS

Name	Reason for Treatment	Dosage (in mg)	How Often I Take It



FAMILY CONTACT INFORMATION

IMPORTANT FAMILY INFORMATION

Out of Town Contact:	Contact Number:
Local Meeting Spot:	Phone Number:
Evacuation Shelter:	Phone Number:

PROVIDE THE FOLLOWING FOR EACH FAMILY MEMBER AND UPDATE WITH ANY CHANGES.

Name:	Social Security Number:
Date of Birth:	Special Note:
Name:	Social Security Number:
Date of Birth:	Special Note:
Name:	Social Security Number:
Date of Birth:	Special Note:
Name:	Social Security Number:
Date of Birth:	Special Note:

CREATE A LIST OF WHERE PEOPLE MAY BE FOUND THROUGHOUT THE DAY AND HOW TO REACH THEM.

Family Member:	
Location 1:	Location 2:
Address:	Address:
Phone Number:	Phone Number:
Family Member:	
Location 1:	Location 2:
Address:	Address:
Phone Number:	Phone Number:
Family Member:	
Location 1:	Location 2:
Address:	Address:
Phone Number:	Phone Number:
Family Member:	
Location 1:	Location 2:
Address:	Address:
Phone Number:	Phone Number:

EXTRA INFORMATION THAT MAY BE USEFUL

Important Contacts	Name	Phone Number	Policy Number
Medical Insurance			
Homeowner's Insurance			
Veterinarian			



People's Trust created this guide as a helpful tool for our community. We have many resources available to assist you.

Give us a call at 888-383-6989 to find out how People's Trust can help you protect your home and be better prepared this hurricane season.

The material included in this guide is for information purposes only and is not intended as specific advice for any individual. Please always refer to recommendations from your local community, municipality, county or state officials as well as law enforcement for more specific emergency management advice.