



## Disaster Prep

# Hurricane preparedness and action plan – for you and your family

In this installment of Disaster Prep, we focus on hurricane preparedness and actions to take to protect you and your family in the event of a hurricane or tropical storm.

We've created this Disaster Prep series to help you prepare for, protect against and respond to the effects of a natural disaster, such as a hurricane, flood or tornado. For more information, please review the resources in our [Disaster Response Center](#) or contact your local Willis Towers Watson Client Relationship Director or Risk Control Consultant.



See our other reports in this series:

- **Disaster Prep: Hurricane preparedness and action plan (for your business)**
- **Disaster Prep: Flood evaluation and recovery plan**
- **Disaster Prep: Post-flood safety and security**
- **Disaster Prep: Tornado preparedness and safety**
- **Disaster Prep: Business continuity management**

## Be prepared

When dealing with hurricanes or any threat, the bottom line is: be prepared. Both an emergency preparation and response strategy should be in place through which immediate, effective action can be taken, both at home and at work.

When a tropical storm or hurricane watch is issued, follow local weather and news reports closely to determine the path of the storm and learn about any advisory or mandatory evacuation orders from public emergency management authorities. The chart below provides information on hurricane classifications to help you understand the magnitude of the risk:

Category	Sustained winds	Types of damage due to hurricane winds
1	74 – 95 mph	Very dangerous winds will produce some damage
2	96 – 110 mph	Extremely dangerous winds will cause extensive damage
3 (major hurricane)	111 – 129 mph	Devastating damage will occur
4 (major hurricane)	130 – 156 mph	Catastrophic damage will occur
5 (major hurricane)	157 mph or higher	Catastrophic damage will occur

Here are a few items to consider as you prepare your home in the event of a hurricane.

## Planning

Discuss these questions with your family/friends/neighbors to start your emergency plan:

- How will I receive emergency alerts and warnings?
- What is my shelter plan?
- What is my evacuation route?
- If evacuating, where will I go?
- How will I communicate with family/friends/neighbors and who will be on the contact list?



Approximately 80% of residential hurricane wind damage starts with wind entry through garage doors

## Windows and doors

Protecting your windows is perhaps one of the most important factors in securing your home from total destruction in a hurricane or severe storm. Make sure all windows and doors are properly caulked and/or weather stripped. Replace gravel or rock landscaping material with fire treated, shredded bark to reduce damage. Cover all windows and glass doors with securely fastened, impact-resistant shutters or other approved window protection systems with proper mounting fixtures. The ideal situation is to install impact resistant laminated window and door systems.

Approximately 80% of residential hurricane wind damage starts with wind entry through garage doors. Garage doors should be able to withstand hurricane wind loads and impacts of flying debris. Entry doors should be bolted closed with bolts at least one inch long.



## Safe rooms

A safe room is a fortified room installed in a private residence or business that provides safe shelter. A bathroom, hallway or closet that can buffer you from the storm's winds is recommended. Make sure to take your **disaster supply kit** into the safe room when a storm threatens. (See below: Disaster supply kit) During a hurricane, do not stay in a room that does not have shielded windows/glass doors.

## Disaster supply kit

A crucial part of your hurricane preparation strategy is a disaster supply kit. This is simply a collection of basic items your household may need in the event of an emergency. Prepare to be self-sufficient for at least three days to two weeks.

Try to assemble your kit well in advance of an emergency. You may have to evacuate at a moment's notice and take essentials with you. You will probably not have time to search for the supplies you need or shop for them. ATMs will not work without electricity so make sure you have some cash on hand if there is a hurricane warning or threat.

### *So what should your disaster supply kit include?*

- At least a week's supply of food and water (including food and water for pets)
- A first aid kit with medicines, especially any prescription drugs (Some prescriptions require refrigeration so make sure ice or a means of keeping them cool are available.)
- Special items for babies, the elderly and pets
- Flashlights and an ample supply of the right-size batteries
- A battery-powered radio with extra batteries
- A NOAA Weather Radio (National Oceanic and Atmospheric Administration)

### *Guidelines for food and water*

Store at least one gallon of water per person per day. A normally active person needs at least one gallon of water daily just for drinking; however, individual needs vary, depending on age, physical condition, activity, diet and climate.

## Evacuation

In case you must evacuate, keep your gas tank full. If once en route you find yourself stranded, be safe and stay in your car, put on your flashers, call for help and wait until it arrives.

Take important papers and copies of personal documents with you, such as medication lists/prescriptions and pertinent medical information, proof of address, deed/lease to home, passports, birth certificates, insurance policies, warranties, driver's license and pet vaccination records. Notify friends, relatives and neighbors that you are leaving and where you are going.

Following a disaster, there may be power outages that could last for several days. Stock canned foods, dry mixes and other staples that do not require refrigeration, cooking, water or special preparation. Be sure to include a manual can opener and eating utensils.

### *Storing your Disaster Supply Kit*

Just as important as putting your supplies together is maintaining them so they are safe to use when needed. Here are some tips to keep your supplies ready and in good condition:

- Keep canned food in a cool, dry place.
- Store boxed food in tightly closed plastic or metal containers to protect from pests and to extend its shelf life.
- Throw out any canned item that is swollen, dented or corroded.
- Use foods before they go bad and replace them with fresh supplies.
- Place new items at the back of the storage area and older ones in the front.
- Change stored food and water supplies every six months. Be sure to write the date you store it on all containers.
- Rethink your needs every year and update your kit as your family's needs change.
- Keep items in airtight plastic bags and put your entire disaster supply kit in one or two easy-to-carry containers, such as an unused trash can, camping backpack or duffel bag.

## Power outages

Turn the refrigerator and freezer to the coldest setting and keep them closed as much as possible so that food will last longer if the power goes out. If you are instructed to turn off electric and gas, locate your electrical circuit box and always shut off all the individual circuits before shutting off the main circuit.

## Shutting off the gas

Natural gas leaks and explosions are responsible for a significant number of fires following disasters. It is vital that all household members know how to shut off natural gas. Because there are different gas shut-off procedures for different gas meter configurations, contact your local gas company for any guidance on preparations and response regarding gas appliances and gas service to your home.

When you learn the proper shut-off procedure for your meter, share the information with everyone in your household. (Be sure not to actually turn off the gas when practicing the proper gas shut-off procedures). If you smell gas or hear a blowing or hissing noise, open a window and get everyone out quickly. Turn off the gas using the outside main valve, if you can, and call the gas company from a neighbor's home. If you turn off the gas for any reason, a qualified professional must turn it back on. Never attempt to turn the gas back on yourself.

## Pets

Be sure to make special arrangements to safely house, feed and care for your pets in the event of an evacuation if you are not taking them with you. Consult your veterinarian, humane society or private pet shelter outside the normal hurricane impact areas. You will not be allowed to bring your pets to public shelters. Make sure your pets have had all their shots within the past 12 months as pet shelters and boarding facilities will require proof of vaccinations.

## Neighbors/Community

If a hurricane watch or warning is issued, make sure your neighbors are aware, too, so they can begin preparing. Working together can help keep everyone safe.

Here are some ways you and your neighbors can help each other in case of a hurricane:

- Be sure everyone has a plan. (See "Planning" section above.) Exchange information so you can stay in touch.
- Discuss how you may be able to help each other if someone is out of town, including tasks such as clearing yards, sealing homes or caring for pets in case of an emergency. Let neighbors know if you'll be out of town during the hurricane season.
- Discuss your needs and responsibilities and how people in the neighborhood can assist each other with communication, care of children, business, pets, or specific needs like the operation of durable medical equipment. Create your own personal network for specific areas where you need assistance.
- Find out what community resources will be available including local places of worship, chambers of commerce, mayor's office, police and fire departments, and media stations. Create a solid plan and network of resources for yourself and others in the community.
- If you have room, let your neighbors know they can take shelter with you in case of an emergency, especially if you have a supply kit and safe room and they don't. If you are below the 10th floor of a high rise building, let people on higher floors know they can take shelter with you in case of an emergency. It's much safer on lower levels. If you're on a higher floor yourself, make plans to take shelter on a lower floor or elsewhere.
- If you have room in your vehicle, offer carpooling if evacuation is necessary. This will help reduce traffic, gas expense, etc. for all.

Additionally, the following actions should be taken after a severe storm:

- Beware of loose or dangling power lines and report them immediately to the proper authorities.
- Use your emergency supply of water or boil any water before drinking, until official word is given that the water is safe.
- Do not operate a gas, propane or charcoal grill, or generator indoors or near ventilation areas.
- If your home has sustained damage, take steps to prevent further damage. Cover roof damage with tarps and cover windows with plywood. Contact your insurance company as soon as possible.



For purposes of filing a claim, be sure to capture and track damages post-occurrence, as soon as it is safe to do so:

- Take photos (close up as well as from a distance) of damaged property prior to emergency mitigation activities where possible.
- Establish a separate bank account and code all loss-related labor, purchase orders and invoices to that account.
- Keep a daily record of repair and restoration efforts.

[Visit our website](#) to access more information on disaster preparedness and claims processing.

## Resources

Here is a sampling of the many organizations and faith-based groups that may have active disaster programs in your community.

- [www.nvoad.org](http://www.nvoad.org)
- [www.serve.gov](http://www.serve.gov)
- [www.ready.gov/citizen-corps](http://www.ready.gov/citizen-corps)
- [www.helpindisaster.org](http://www.helpindisaster.org)
- [www.networkforgood.org](http://www.networkforgood.org)
- [www.redcross.org](http://www.redcross.org)
- [www.salvationarmyusa.org](http://www.salvationarmyusa.org)

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