



Be Ready.

Here's How to Prepare for a Natural Disaster.



Where you live determines how you should

prepare for a natural disaster. Each region faces its own unique set of challenges.

THE WEST: PREPARE FOR EARTHQUAKES AND FIRES

Create a 30-foot safety zone around your home to protect it from wildfires. Keep vegetation at a minimum and remove any debris under sun decks and porches. Only use fire resistant siding on your home. Install smoke detectors on every level of your home and near bedrooms. Listen to reports, and if advised to evacuate, do so immediately.

To earthquake-proof your home, eliminate hazards by bolting bookcases and other tall furniture to wall studs. Install strong latches on cupboards and strap the water heater to wall studs. When an earthquake does strike, stand in a doorway or crouch under a table well away from windows or glass dividers. Remember to keep calm and don't move until aftershocks are over.

THE MIDWEST: PREPARE FOR TORNADOES AND FLOODS

Have an established place of gathering in case a tornado strikes. Basements are the safest places, but if there is no basement, find a room in the center of your home or, if in a high-rise building, the center of a hallway. Stay tuned to local radio and television stations for tornado warnings. Remain alert for signs of an approaching tornado such as a dark, often greenish sky, large hail or a loud roar similar to a freight train.

If your area is prone to flooding, reduce potential damage by elevating your furnace, water heater and electric panel if they are in places in your home that may become flooded. When a flood warning is issued, move your furniture and valuables to higher floors of your home. Listen to local radio reports, and if told to evacuate, do so as soon as possible. Move to higher ground away from rivers, streams, creeks and storm drains. Do not drive around barricades—they are there for your safety.



THE SOUTH: PREPARE FOR HURRICANES

A hurricane WATCH indicates that hurricane conditions are possible in the specified area of the watch, usually within

36 hours. Listen to local radio or TV stations for up-to-date storm information. Prepare for high winds by installing hurricane shutters. Make trees more wind resistant with seasonal pruning and removing diseased and damaged limbs so that wind can blow through. Bring inside any lawn furniture and anything else that can be picked up by the wind. A hurricane WARNING indicates that hurricane conditions are expected in the specified area of the warning, usually within 24 hours. If you are not advised to evacuate, stay indoors away from windows. Be alert for tornadoes and flood waters that could have formed during the storm.

THE NORTHEAST: PREPARE FOR COLD AND SNOW STORMS

Protect yourself from the cold by making sure your home is well insulated. Install weather stripping around your doors and windowsills to keep the warm air inside. Insulate pipes with insulation or newspapers and plastic and allow faucets to drip a little during cold weather to avoid freezing. Learn how to shut off water valves in case a pipe bursts. Conserve fuel by keeping your home cooler than normal. If you have a car, fill the gas tank in case you have to leave. Stay indoors during the storm. If you must go outside, dress in several layers of lightweight clothing to stay warm, and use gloves and a hat to prevent loss of body heat. Cover your mouth to protect your lungs. Walk carefully on slick walkways. Use rock salt to melt ice and sand to improve traction. When shoveling snow or doing other strenuous activity, be careful not to overexert yourself.





Have a Plan.

Disasters can occur at any time. Follow these steps to be prepared if disaster strikes:

1. Draw a simple floor plan or a map of your home that shows all doors and windows.
2. Mark two ways out of each room. Check to make sure that everyone can access them.
3. Determine a family meeting place outside where everyone can gather.
4. Smoke alarms should be installed on every level of your home and in all bedrooms. Make sure the batteries are changed every six months.
5. Be familiar with the National Oceanic and Atmospheric Administration's weather radio network. A weather radio will pick up broadcasts in the event of an emergency.



Reduce Home Hazards

In a disaster, ordinary items in the home can cause injury and damage. Take these steps to reduce your risk:

- Hire a professional to repair defective electrical wiring and leaky gas connections.
- Place large, heavy objects on lower shelves and hang pictures and mirrors away from beds.
- Use straps or other restraints to secure tall cabinets, bookshelves, large appliances (especially water heater, furnace and refrigerator), mirrors, shelves, large picture frames and light fixtures to wall studs.
- Repair cracks in ceilings and foundations. Store weed killers, pesticides and flammable products away from heat sources.
- Place oily rags or waste in covered metal cans and dispose of them according to local regulations.
- Hire a professional to clean and repair chimneys, pipes, connectors and gas vents.

Be proactive. Here are the basics:

Utilities

Know how and when to turn off water, gas and electricity at the main switches or valves and share this information with your family and caregivers. Keep any tools you need near gas and water shut off valves.

Fire Extinguisher

Be sure everyone knows how to use your fire extinguishers and where they are kept. Dry chemical ABC extinguishers are recommended because they are rated for multiple fire classes.

Carbon Monoxide

Carbon monoxide is odorless and colorless and can be nearly impossible for a human to detect. Consider installing a carbon monoxide detector in your home.

First Aid/CPR & AED

Have a freshly stocked first aid kit and home Automated External Defibrillator (AED).

Inventory Possessions

Make a written or video record of your possessions to help you claim reimbursement in case of loss or damage. Store this vital information in a safe deposit box or other secure (flood/fire safe) location to ensure the records survive a disaster.

Vital Records and Documents

Protect vital family records and other important documents such as birth and marriage certificates, Social Security cards, passports, wills, deeds and financial, insurance and medical records by keeping these items in a safe deposit box or other safe location.

