



DISASTER **PREPAREDNESS** PLAN

When a disaster hits, it's important to have more than your homeowners insurance plan to fall back on. There are many ways to reduce the risk of damage to your home and increase your family's safety from natural disasters like hurricanes and tropical storms. Disaster preparedness requires you to take action now, so you won't need to rely solely on homeowners coverage later.

Use this guide as a tool to prepare for emergencies. Educate yourself and your family about the risks of major natural disasters, like hurricanes, and the expectations in the aftermath. Be sure to review it yearly and reassess your home safety plan. Disaster preparedness is critical to improve your chances of safely weathering a storm with the least amount of damage to your property.



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PROACTIVE PREPARATION

What to do before the storm hits to protect your family and your home

REINFORCE ALL ENTRY WAYS

DOORS

- Most doors can withstand up to 110 mph winds before damage occurs!
- Patios or decks with dual swinger doors should be secured with multiple deadbolts and barrel bolts at the bottom of each door.
- Any door with a glass face or window needs a protective cover to secure it from the impact of flying debris.
- Inspect every doorway around the exterior of your home for loose or missing screws and missing hinges.
- Garage doors are very vulnerable to high winds and storm gusts. Reinforce them with large 2x4s that cross vertically and horizontally, connecting securely into the frame of the house.
- Install deadbolts on all external doorways; the more points of contact your lock makes with your door, the stronger it will be.



WINDOWS

- Most windows can withstand up to 34 mph winds before breaking during a storm.
- Install impact resistant windows when possible.
- If impact resistant windows are not an option, then install storm shutters to prevent damage from storm gusts and debris.
- Never use tape on your windows as it doesn't prevent the glass from bending inward and shattering under the force of the wind.
- Hurricane film helps prevent shards of flying glass if the window does break.
- Add additional layers of protection to your windows with sheets of plywood that are at least 5/8-inch thick and larger than the window you are covering.



LAWN AND HOME SAFETY

OUTDOOR SPACES



- Do not leave anything outdoors during a hurricane. Move everything you can into the safety of your home or garage. Small objects, like pruning scissors or basketballs, can quickly turn into dangerous projectiles when storm winds increase.
- Grills, mowers, and other large pieces of equipment can be tied down to prevent them from being destroyed if there is not adequate space indoors, but plan ahead and make sure you have the supplies and area to do so.
- Regularly prune dead branches or deceased sections of plants and bushes around your yard to prevent limbs and shrubbery from being a threat to your home.
- Clear all gutters and rain drains regularly to prevent any clogs and ensure there is adequate run off from the areas that collect the most water. Water should always be able to flow freely away from your house and predetermined paths can assist this process.
- Install hurricane straps to anchor your roof down.
- Additional steps to secure your home from wind and water damage include: using roofing cement to secure tiles, and adding sealant around any cracks or crevices leading into your home.

PROACTIVE EDUCATION

It is wise to prepare your home for potential storms, and it is equally wise to educate yourself and your family about what to expect and what to do when a storm hits the area.

- If a hurricane is in the area, make sure you have both the radio and TV turned on for alerts and information about the approaching storm.
- Turn off all propane tanks and move everything outside indoors .
- Switch your refrigerator and freezers to their coolest settings and avoid opening the door for more than seconds at a time.
- Keep your home phone lines open and immediately put all cell phones and other devices onto their chargers in case of power outages.
- Always keep some cash on hand in case power outages prevent local ATMs from working
- Keep all emergency gas and water cans full so you won't need to fill them last minute. Gas can lose its potency if it sits for too long, so always make sure you use and immediately refresh your supply at least once during the year.
- Educate your family on storm terms they might hear on the TV or radio so they better understand what type of storm is approaching.



STORM TERMINOLOGY



TROPICAL STORM WATCH

Tropical storm conditions are possible in the area.



HURRICANE WATCH

Hurricane conditions are possible in the area. Watches are issued 48 hours in advance of the anticipated onset of tropical storm force winds.



TROPICAL STORM WARNING

Tropical storm conditions are expected in the area.



HURRICANE WARNING

Hurricane conditions are expected in the area. Warnings are issued 36 hours in advance of tropical storm force winds.



EYE

Clear, sometimes well-defined center of the storm with calmer conditions.



EYE WALL

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

An often underestimated and deadly result of ocean water swelling as a result of a landfalling storm, and quickly flooding coastal areas and sometimes areas further inland.



TROPICAL DEPRESSIONS

Cyclones with 38 mph wind gusts.



TROPICAL STORMS

Storms with wind speeds ranging from 39 mph to 73 mph.



HURRICANES

A storm with wind speeds of 74 mph and higher.



EXTREME WIND WARNING OR ADVISORY

An alert to take shelter in a safe room or the lowest area of your house due to wind speeds that will reach 115 mph or greater for a sustained period of time.

HURRICANE SURVIVAL KIT

A checklist of emergency supplies you should have on hand before a storm hits.

- ☐ First Aid Kit with medicine and prescription drugs and water purification tablets
- ☐ Hygiene items, toiletries, and moist wipes
- ☐ Extra clothing, blankets, and pillows for impromptu sleeping arrangements
- ☐ Waterproof matches and firestarters
- ☐ Sunscreen and bug repellent
- ☐ Tool kit with hammer, pocket knife, axe, rope, multi tools, nails, wrench, and pliers
- ☐ Towels and buckets for unexpected leaks
- ☐ Flashlights and solar lights you can set in window frames to recharge
- ☐ Batteries of all sizes and in large quantities
- ☐ Battery operated or hand crank NOAA weather radio for alerts and information
- ☐ Solar charger for phone and batteries
- ☐ Whistles and maps of your area for reference
- ☐ Cans of gasoline and vehicles with filled fuel tanks
- ☐ Copies of all keys to your home, auto, shop, boat, etc.
- ☐ Waterproof storage containers for important documents and perishable items like bank information, social security cards, insurance policies, medical records, and emergency contact information for relatives
- ☐ Any specialty items for infants, children, or elderly people
- ☐ Pet food and any prescriptions along with a leash and collar with their updated identification tags.

SURVIVAL KIT TIP

Keep your kit in an easy to carry container, like a backpack or waterproof duffle bag, and store in a convenient, dry location. Assess and refresh your kit every year before hurricane season to ensure it adapts to your family's needs and evolving circumstances.

EMERGENCY APPS

Helpful apps during an emergency

- **DISASTER ALERT**
- **FIRST AID BY AMERICAN RED CROSS**
Offers helpful step-by-step instructions for everyday first aid scenarios.
- **GLOBAL EMERGENCY OVERVIEW**
- **HUMANITARIAN KIOSK**
- **REAL TIME WARNING**
- **EARTHQUAKE ALERT**
- **SIRENGPS**
Provides emergency services with your exact location and details.
- **RED PANIC BUTTON**
Sends GPS coordinates to a selected contact.
- **LIFE360**
Great for large families who want an easy way to keep in contact in case they are separated during a storm.

FOOD AND WATER CHECKLIST

- ☐ Store 7-10 days of drinking water at a quota of 1 gallon of water per person per day (per pet too!)
- ☐ When you learn a storm is in the area, fill several bottles of water and toss them in the freezer. This will help the freezer stay cool in the case of a power outage and provide emergency drinking water.
- ☐ Fill up the tub and any spare plastic containers with water; this provides enough water to flush the toilet and rinse off if need be for a few days.
- ☐ Keep a can opener along with a three day supply of nonperishable canned foods. Any canned fruits can also provide roughly 1 cup of fruit juice, which offers about 300 extra calories when added to a meal.
- ☐ A supply of easy to make, high calorie food that can be snacked on within 72 hours. Some examples of food items to pack in water sealed containers are:
 - ☐ Oatmeal to Go Bars
 - ☐ Annie's Bunnies
 - ☐ Yogurt Raisins and Plain Raisins
 - ☐ Peanut Butter
 - ☐ Animal Crackers
 - ☐ Fruit Leathers
 - ☐ Slim Jims
 - ☐ Crunchy and Chewy Granola Bars
 - ☐ Fig Newtons
 - ☐ Bag of peanuts
 - ☐ Animal Crackers
 - ☐ Tuna & Crackers
 - ☐ Goldfish
 - ☐ Fruit Snacks
 - ☐ Breakfast Cookies
 - ☐ Applesauce
 - ☐ Trail mix

POWER FAILURE PLAN

Planning for the loss of power is a recommended precaution to take outside of your normal hurricane and disaster preparedness plan. Help your family stay safe and comfortable in the event of a power outage by following the guide below.

Keep extra cans of gasoline on hand and your car's fuel tank full. If the power goes out in your area, there's a good chance the pumps at the local gas station won't work and gas will be hard to come by. Even if the pumps are working, people will scramble to fill up at the last minute and many gas stations could run dry.



It's always wise to have a stash of emergency cash and coins already set aside. When the power goes out in an area, that means ATMs become inaccessible as well.

If a storm is expected to hit your area, immediately put cell phones and other electronics on their chargers — if the power fails, you'll have a full battery. Most phones have an airplane mode you can switch to while charging; this allows your battery to reach a full charge up to 3x faster.

If the power goes out that means so does the climate control. In Florida, that typically means your A/C unit is useless against the heat. Keep any windows and other sources of light covered to prevent additional heat and have battery powered fans ready to go. Don't use the fans to cool rooms, only use fans to cool yourself and others—if you're not sitting in front of the fan, turn it off. Fans do not effectively lower the temperature of the room, but they do help to directly disperse the heat off your skin.

If you have an emergency kit then you most likely already have water bottles on hand, but for water needs due to power failure, like flushing the toilet and bathing, you'll need more than water to drink. Consider filling the bathtubs in your house and all large containers you can find. This will also provide water for your pets!

If you have a generator you can always hook your fridge and freezer up to prevent food from warming and spoiling. Don't use the generator until you see the food and water bottles thawing; this will help you to save your limited gas supply.

EVACUATION PLAN



An evacuation plan that the entire family is familiar with helps prevent any complications and reduces stress during an emergency situation.

Come up with an evacuation plan ahead of time and run through it every couple of months to keep it fresh in your family's mind. Most counties have evacuation routes and information on their websites. Print these off and keep them in waterproof bags in your emergency kit.

Be familiar with the time it takes your family to prepare to fully evacuate the area. Take note of the distance you must drive and the scenarios you might have to deal with (debris and water in the road ways, traffic, no gas stations) and always make sure you give yourself enough time to evacuate.

Evacuating can be very stressful for a large family, and there are many things that each person will want to bring but not much room. Give everyone the option to bring 2-3 items of their own and make that their responsibility if evacuation is required. Your emergency kit should already be stored in easy to carry containers that can be quickly tossed into the vehicle to provide food, water, clothing, and any other supplies in the event of a disaster.

Young children might get nervous or anxious in such a stressful situation. A pre-prepared bag of toys and games for the car ride can keep them preoccupied and happy, reducing the stress for everyone around.

In times of evacuation, people are on edge and fearful. Try not to lose your temper with other drivers or families and help others out when you can.

If you do not think you'll have enough time to evacuate the city, then know where the local emergency shelters are in case you need a safe place to stay away from your home.

Print off a list of emergency shelter locations, a local map, and a list of family emergency contacts for each person in your family and have them keep it on themselves in case you get separated from each other. A clever idea for families with kids is a necklace with a whistle and two or three laminated cards on it that include emergency information and the child's own name and information (DOB, blood type, allergies, etc).

FAMILY EVACUATION INFO

EVACUATION ROUTE

CLOSEST SHELTERS

DISASTER KIT LOCATION

FAMILY MEETING PLACES

IMPORTANT DOCUMENTS

- | | | |
|---------------------------------------|------------------------------------|---|
| <input type="checkbox"/> Insurance | <input type="checkbox"/> SS Cards | <input type="checkbox"/> Home Inventory |
| <input type="checkbox"/> Medical Info | <input type="checkbox"/> Bank Info | <input type="checkbox"/> Pets |

EMERGENCY HOTLINES

SOUTHERN OAK INSURANCE

Customer Service: 877-900-3971 Claims: 877-900-2280

FLORIDA EMERGENCY

1 (800) 342-3557

Information Line (24 Hours)

EMERGENCY RESPONSE

1 (800) 320-0519

Florida State Watch Office

CENTRAL DISTRICT

1 (407) 897-4100

(Brevard, Lake, Marion, Orange, Osceola, Seminole, Sumter, Volusia)

NORTHEAST DISTRICT

1 (904) 256-1700

(Alachua, Baker, Bradford, Clay, Columbia, Dixie, Duval, Flagler, Gilchrist, Hamilton, Lafayette, Levy, Madison, Nassau, Putnam, St. Johns, Suwannee, Taylor, Union)

NORTHWEST DISTRICT

1 (850) 595-8300

(Bay, Calhoun, Escambia, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Okaloosa, Santa Rosa, Wakulla, Walton, Washington)

SOUTHEAST DISTRICT

1 (561) 681-6600

(Broward, Dade, Martin, Indian River, Okeechobee, Palm Beach, St. Lucie)

SOUTHWEST DISTRICT

1 (813) 470-5700

(Citrus, Hardee, Hernando, Hillsborough, Manatee, Pasco, Pinellas, Polk)

SOUTH DISTRICT

1 (239) 344-5600

(Charlotte, Collier, DeSoto, Glades, Hendry, Highlands, Lee, Monroe, Sarasota)

FEMA

800-621-FEMA (3362) or TTY 800-462-7585

Be prepared and have your SSN, a telephone number you can be reached at, your address or location, and a description of the damage or injuries sustained.

ABOUT SOUTHERN OAK INSURANCE

Southern Oak Insurance Company is a Florida based insurance company specializing in personal residential property coverage. The core strength of Southern Oak is our knowledge and understanding of the Florida Property Insurance Market, our financial stability and commitment to developing the strongest agency partnerships possible.

If a disaster were to strike, are all of your valuables accounted for? It is important to go through all of your belongings and keep an inventory on hand, ensuring they are covered under your homeowners insurance policy. This Home Inventory Checklist will help you build a comprehensive list of the valuable items in your home.

***CLICK ON THE EBOOK TO
DOWNLOAD IT FOR FREE!***

