

## Hurricane & Disaster Planning

By Basil Housewright, Jr.

We should all be ready and have plans in place in the event we have disasters take place such as hurricanes, major storms, explosions, terrorist attacks, etc. With the beginning of hurricane season on June 1st each year this is a good time to review basic steps to take before, during and after a disaster strikes. Now is a good time to do some basic planning such as the following:

- Review your home insurance policy to ensure you have sufficient coverage. Your local Independent Insurance Agent can help. Unfortunately disasters prove time and time again most homeowners are substantially underinsured.
- Create safety plans for your family and your business. Families, draw up an evacuation plan that tells everyone where to go and how to keep in touch during an emergency. Businesses, write a business continuity plan that outlines what you will do and who you can call on to keep your business running in the event of a disaster.
- Build a content inventory to document the items in your home or at your business.
- Prepare a survival kit of things you might need if disaster strikes.
- Perform routine maintenance such as tree-trimming, gutter cleaning and debris removal around your home or office building. Make sure drains and sump pumps are clear.

If a major storm or other disaster is threatening or on its way toward you:

- Communicate where you will be. Contact someone outside the affected area to tell them where you will be for the duration of the storm. Business owners should remind employees of your continuity plans, including information on how they will know if your facility is open for business once the storm has passed.
- Learn how to shut off all utilities. It is always a good idea to know how to turn off the gas, electricity and water in your home or place of business.
- Learn the warning signs and alert signals for your area. Stay tuned to your local television or radio station for disaster-related information.
- Collect emergency building materials. Depending on the type of disaster, you may want to consider having emergency materials on hand, such as plywood, sandbags and waterproof tarps.
- Secure all outdoor objects or move them inside. Grills, patio furniture and flowerpots are common household items that can become airborne in high winds. Do not use grills inside or store propane tanks inside the house or garage. Business owners should also remember to secure outdoor signage, benches and equipment to minimize potential damage.
- Keep your car fueled up. If you have an emergency generator, keep that fueled up as well, and always have spare fuel on hand that is stored in an approved container in a safe location.
- Be sure you have car chargers for your cell phone, smart phone and other portable devices. Having car chargers available can assist you in staying in communication if your electricity goes out.

During a major storm or other disaster:

- Listen to your portable radio for important updates and instructions from local authorities. Remember to have a battery-powered radio in your survival kit.
- Take shelter during the disaster. Go to a safe area such as an interior room, closet or downstairs bathroom.
- If power is lost, use a generator with caution. Make sure conditions are safe before operating a portable generator. Only operate it outside — away from windows, doors or vents.
- Stay in your safe area until the danger has passed. Resist the temptation to check on your property until you are sure it is safe to do so.

After the storm or disaster has passed:

- Make sure everyone is safe. Stay tuned to the radio or television until an official "all clear" is given. If you were evacuated, return home only after authorities advise it is safe to do so.
- Look for broken glass and sharp objects and avoid downed power lines. Never touch anything in contact with power lines, including water or puddles that may be near the downed lines.
- Have a qualified individual check for gas leaks or electrical system damage. Report those problems to the utility companies right away.
- Protect your property from further damage. Arrange for reasonable temporary repairs. Board up broken windows to protect against vandalism or additional weather damage. Take photos of the damage and save all bills and materials receipts. (Do not make permanent repairs until the insurance adjuster has reviewed the damage.)
- Throw out questionable food. Discard any food that has come in contact with contaminants, such as flood water or smoke. If the power is out, make sure to leave the freezer and refrigerator closed to keep food cold for as long as possible.
- Report your insurance claim immediately. The sooner you call your insurance carrier, the sooner they can help. Be sure to speak to a claim professional before hiring a contractor to make permanent repairs. When choosing a contractor, select one who is licensed and insured.
- Refuel portable generators with caution. Turn off the generator and let it cool down before refueling. Fuel spilled on hot engine parts could ignite.

Proper planning can come in handy to keep you safe and protect your family.

**Basil is manager of Texans Insurance & Financial Group, Inc a local Independent Insurance Agency operating in Sugar Land since 1991. He can be reached at (281) 277-7800, Fax (281) 277-7801, E-Mail – basil@texansinsure.com. Visit [www.texansinsure.com](http://www.texansinsure.com).**