

HURRICANE SEASON IS HERE

By Basil Housewright, Jr

June 1 was the starting day of Hurricane season which runs through November 30. Don't let a calm 2015 leave you off your guard. Be prepared, a little preparation goes a long way in keeping your family safe.

Emergency Kit - Every household should have an Emergency Supply kit. If you need to put one together, see www.fema.gov for an Emergency Supply Checklist from FEMA. The Red Cross also has a good checklist available at www.redcross.org. Another site with useful information on how to prepare for storm season is www.ready.gov. Following is a listing of some basic items that every emergency supply kit should consider. However, it is important that individuals review this list and consider where they live and the unique needs of their family in order to create an emergency supply kit that will meet these needs. Individuals should also consider having at least two emergency supply kits, one full kit at home and smaller portable kits in their workplace, vehicle or other places they spend time.

Potential items to be included are, prescription medications, prescription eyeglasses, infant formula, diapers, pet food and extra water for your pet, important family documents such as copies of insurance policies, identification and bank account records in a waterproof, portable container, cash or traveler's checks and change, emergency reference material such as a first aid book, sleeping bag or warm blanket for each person. Consider additional bedding if you live in a cold-weather climate, complete change of clothing including a long sleeved shirt, long pants and sturdy shoes. Household chlorine bleach and medicine dropper – When diluted nine parts water to one part bleach, bleach can be used as a disinfectant or in an emergency, you can use it to treat water by using 16 drops of regular household liquid bleach per gallon of water. Do not use scented, color safe or bleaches with added cleaners. Fire extinguisher, matches in a waterproof container, feminine supplies and personal hygiene items, mess kits, paper cups, plates and plastic utensils, paper towels, paper and pencil, books, games, puzzles or other activities for children. Bottled water in amounts of one gallon of water per person per day for at least three days, for drinking and sanitation, at least a three-day supply of non-perishable food, battery powered or hand crank radio and a NOAA Weather Radio with tone alert and extra batteries, flashlight and extra batteries, first aid kit, whistle to signal for help, dust mask, to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place, moist towelettes, garbage bags and plastic ties for personal sanitation, wrench or pliers to turn off utilities, can opener for food (if kit contains canned food) and local maps.

Evacuation Plan - Find out your neighborhood's hurricane evacuation plan. Discuss evacuation plans with your family and have phone numbers handy in case you lose power. Make sure your car always has a full tank of gas, it may not be easy to get to a gas station during a hurricane.

Remember, your Homeowners insurance *does not* cover flooding. Please check with your agent that you have a separate flood policy.

After the Storm - If you have damage which appears will cost more to repair than your homeowners insurance deductible contact your home insurance company claims department. Know your rights when working with contractors. Review any agreement that references Assignment of Benefits (AOB) with your insurance agent. If you do not have damage consider helping others around you who may. Always remember waiting until the storm approaches will have you scrambling with thousands of others trying to make last minute preparations so it is better to have your plan and supplies in place even when we have clear skies and good weather.

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