

2006 **KISSIMMEE UTILITY AUTHORITY** **OSCEOLA HURRICANE HANDBOOK**



KISSIMMEE... UNPLUGGED

KUA.net and Kissimmee's Community Redevelopment Agency have partnered to offer free wireless Internet access in downtown Kissimmee.

The network currently covers a one-square-mile area, including Kissimmee's Lakefront Park.

Visit <http://wireless.kua.net> for more information.



KUA.net also offers Internet access for your home...

Featuring:

- Fast, reliable connections
- Nationwide access – call from anywhere!
- Real-time virus protection
- 3 email accounts
- 25MB of free webspace
- Free technical support

Call now and sign up for our \$14.95 rate!

407-933-9890



CONNECT WITH POWER
A Division of the Kissimmee Utility Authority

KUA ALERTS

To receive free text alerts regarding power restoration following hurricanes and major storms, visit **www.kua.com/alerts** to be added to the distribution list. Alerts can be received through your inbox or other e-mail-enabled mobile devices like pagers and cell phones.



Published by Kissimmee Utility Authority
Printed by Sun Publications of Florida, Inc.
A Special Supplement to the Osceola News-Gazette

Project Manager: Chris M. Gent

Special thanks to Chris M. Gent, Rachael Gmerek, Rob Morris, James C. Welsh, Popcorn Initiative, Sheila Lutringer Illustration, David Herrick Illustration, City of Kissimmee, Osceola County, Osceola County Extension, Osceola County Office of Emergency Management, Florida Department of Insurance, Florida Division of Emergency Management, Federal Emergency Management Agency, National Flood Insurance Program, National Oceanic and Atmospheric Administration, University of Florida Cooperative Extension Service, Wikipedia.com and Lafayette Utilities System.

Copyright © 2006 Kissimmee Utility Authority

HOW TO BE PREPARED

TABLE OF CONTENTS

A MESSAGE FROM KISSIMMEE UTILITY AUTHORITY	2
DIRECTORY OF IMPORTANT TELEPHONE NUMBERS	3
FLORIDA'S MEMORABLE HURRICANES	5
IMPORTANT TERMS YOU SHOULD KNOW	8
PREPARE EARLY, PREPARE WELL	10
TROPICAL STORM	12
HURRICANE NAMES AND SAFFIR/SIMPSON SCALE	14
HURRICANE WATCH	15
HURRICANE WARNING	16
CENTRAL FLORIDA HURRICANE EVACUATION ROUTES	17
HURRICANE TRACKING MAP	18
EVACUATION PHASES	20
THINGS TO DO BEFORE YOU LEAVE	21
KEEP YOUR FAMILY SAFE DURING THE STORM	22
EMERGENCY SHELTERS OFFER A SAFE HAVEN	23
PROVISIONS FOR FAMILY MEMBERS WITH SPECIAL NEEDS	24
BUSINESS PREPARATIONS	25
WHAT ABOUT PETS, LIVESTOCK AND WILDLIFE?	26
AFTER THE STORM	28
POWER OUTAGE RESTORATION Q&A	29
GENERATOR SAFETY	31
HOUSEHOLD INVENTORY	32
FILING INSURANCE CLAIMS	33
CREATE A FAMILY DISASTER PLAN	34
MY FAMILY DISASTER PLAN CHECKLIST	35
IMPORTANT NUMBERS/NOTES	36
HURRICANE SURVIVAL KIT	37



A MESSAGE

FROM KISSIMMEE UTILITY AUTHORITY



Dear Osceola County Residents,

The 2005 Atlantic hurricane season was the most active in recorded history. The impact of the season was widespread and ruinous, accounting for more than 2,000 deaths and \$100 billion in damages.

Instead of concluding at the end of November as most hurricane seasons do, one system, Tropical Storm Zeta, extended the season into January of this year. As the 28th named storm of the season, Zeta shattered the record for the number of storms in a single season.

We've barely had time to breathe a sigh of relief that hurricane season 2005 is over, and it's already time to start holding our breath again.

Colorado State University meteorologist Professor William Gray has predicted a "very active" hurricane season with 17 named storms, nine hurricanes and five intense hurricanes, keeping up with the busy pace of the previous two years.

Until 2004, Central Florida was typically spared from the worst hurricane damage, but Hurricanes Charley, Frances and Jeanne proved that our location is no longer a safe haven.

With the drastic increase in storm activity, hurricane experts have become concerned about the level of awareness and preparation of residents. As a result, all of us are being called upon to take our preparation efforts one step higher this year.

KUA's annual Osceola Hurricane Handbook will help you do just that. It is an effective tool you and your family can use to prepare for the potentially devastating effects of hurricanes, tropical storms and other natural disasters. The experts say that knowing your vulnerability and having a plan can reduce the effects of a disaster.

While we all work on our personal plans, KUA will continue to fine-tune its organizational restoration plan to ensure electricity is restored swiftly and safely in the event of a disaster. Over the last two years KUA has put our plan into action several times. In addition, KUA also conducts an annual mock disaster exercise each April in an effort to assess its preparedness during a crisis scenario.

You can rely on KUA to do its part to plan for the safety of the community's electrical system, but, it's up to you to plan for the safety of your family. I, along with local and national hurricane experts, urge you to review this guide and work with your family to create a family disaster plan. Practice your plan often and keep this guide close at hand during hurricane season.

Let's work together to keep our community safe and hope that the likes of Alberto, Kirk, Nadine and Valerie steer clear of Osceola County.

Sincerely,

A handwritten signature in dark ink that reads "James C. Welsh". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

James C. Welsh
President and General Manager



DIRECTORY

EMERGENCY NUMBERS

FIRE, POLICE, MEDICAL ...911

Osceola County Government
Public Information Hotline
(answered by live personnel): 407-343-4111
Recorded Hotline: 407-343-6942
Recorded Spanish Hotline: 407-343-6968

POLICE DEPARTMENTS

Kissimmee Police Department
Phone: 407-846-3333 (non-emergency)
www.kissimmee.org/w_dept_police.cfm

Osceola County Sheriff's Department
Phone: 407-348-2222 (non-emergency)
www.osceolasheriff.org

St. Cloud Police Department
Phone: 407-891-6700 (non-emergency)

HOSPITALS

Osceola Regional Medical Center
700 W. Oak Street, Kissimmee, FL 34741
Phone: 407-518-3801 – (Emergency Room)
Phone: 407-846-2266 – (Non-emergency)
www.osceolaregional.com

Florida Hospital - Kissimmee
2450 North Orange Blossom Trail, Kissimmee, FL 34744
Phone: 407-933-6632 – (Emergency Room)
Phone: 407-846-4343 – (Non-emergency)
www.flhosp.org

St. Cloud Hospital
2906 17th Street, St. Cloud, FL 34769
Phone: 407-498-3620 – (Emergency Room)
Phone: 407-892-2135 – (Non-emergency)
www.orlandoregional.org/comm_hosp/st_cloud/index.cfm

Celebration Health
400 Celebration Place, Celebration, FL 34747
Phone: 407-303-4035 (Emergency Room)
Phone: 407-764-4000 (Non-emergency)
www.celebrationhealth.com

ELECTRIC UTILITIES

Kissimmee Utility Authority
Phone: 407-933-7777
www.kua.com

Progress Energy
Phone: 407-629-1010
Report Outage: 800-228-8485
www.progress-energy.com

City of St. Cloud/OUC
Customer Service Phone: 407-957-7373
Report Outage: 407-823-9150
www.ouc.com

Peace River Electric Cooperative
Phone: 863-773-4116 or 800-282-3824
Report Outage: 877-282-3656
www.presco.org

TRASH COLLECTION

City of Kissimmee Sanitation Department
Phone: 407-518-2507
Debris Pickup: 407-518-2170 (Public Works Department)
For billing information:
Kissimmee Utility Authority: 407-933-7777

City of St. Cloud Solid Waste Division
Phone: 407-957-7289

Osceola County Solid Waste
Bass Road Landfill: 407-962-1103
Trash & Yard Waste: 407-962-1107
Recycling, Household Chemicals, Sharps Disposal: 407-962-1102

Waste Management of Central Florida
Phone: 407-843-7370
www.wm.com

Waste Services of Florida, Inc.
Phone: 407-831-1539
www.recyclingit.com

Orange • Osceola • Seminole
2-1-1TM
Get Connected. Get Answers.

2-1-1 is an easy to remember telephone number that connects individuals and families in need with appropriate community agencies and services

WATER COMPANIES

Toho Water Authority
City Hall Phone: 407-518-2160
Field Service Phone: 407-518-2502
For billing information:
Kissimmee Utility Authority: 407-933-7777
www.tohowater.com

City of St. Cloud/OUC
Report Problem –
St. Cloud Public Works: 407-957-7344
(after hours call St. Cloud Police Department)
Billing Phone: 407-957-7373

O & S Water
Phone: 407-846-2650

Florida Government Utility Authority
Phone: 407-933-5302
www.fgua.com

COMMUNITY ASSISTANCE

American Red Cross
Phone: 407-847-8339
www.redcross.org
centralflorida.redcross.org

Osceola County Community Action
Phone: 407-846-8734

Osceola County Council on Aging
Phone: 407-846-8532
Senior Helpline: 407-839-4357
www.osceola-coa.com

Meals on Wheels
Phone: 407-846-8532



DIRECTORY

The Salvation Army
Osceola & Orange County
Phone: 407-423-8581
www.salvationarmyusa.org
www.salvationarmysouth.org/FLA.htm

GAS COMPANIES

TECO Peoples Gas
Phone: 877-832-6747 or 407-425-4662
www.peoplesgas.com

Kissimmee-St. Cloud Gas Company
Phone: 407-847-3582

TELEPHONE COMPANIES

Sprint
Phone: 407-390-8002 or 800-339-1811;
611 (from a land line)
www.sprint.com

TELEVISION CABLE

Bright House Networks
Phone: 407-291-2500
www.mybrighthouse.com

Adelphia Cable
Phone: 888-683-1000
www.adelphia.com

Comcast Cable
Phone: 352-787-7875 or 800-Comcast
www.comcast.com

PERMITS

City of Kissimmee: 407-518-2120

City of St. Cloud: 407-957-7224

Osceola County: 407-343-2225

OTHER

Osceola District Schools
Phone: 407-870-4600
Phone: 407-870-4897 (Student Services)
www.osceola.k12.fl.us

Poison Information Center
Phone: 800-282-3171

Osceola County Animal Control
Phone: 407-892-5292

Osceola County Humane Society - SPCA
Phone: 407-943-2106; 407-344-1922;
407-351-7722

TRANSPORTATION

Rail/Train
Amtrak Information & Reservations
Phone: 800-872-7245
www.amtrak.com

Bus
Greyhound
Phone: 888-332-6363
www.greyhound.com

Public Transportation
Lynx Bus Service
Phone: 407-841-5969
www.golynx.com

FEDERAL/STATE ASSISTANCE

FEMA: 800-621-3362

Agricultural & Consumer Services:
800-435-7352

Building Contractor License Verification:
850-487-1395

Price Gouging Hotline: 866-966-7226

State Department of Financial Services
Hotline: 800-227-8676

State Volunteer & Donations Hotline:
800-354-3571

WEATHER

National Hurricane Center
www.nhc.noaa.gov

National Oceanic & Atmospheric
Administration
www.noaa.gov

The Weather Channel
www.weather.com

Florida Division of Emergency Management
www.floridadisaster.org

Red Cross - Preparing for a Hurricane
www.redcross.org/services/disaster/0,1082,0_587_,00.html

Download a Hurricane Tracking Chart
www.nhc.noaa.gov/AT_Track_chart.pdf

Hurricane Information for Kids
www.fema.gov/kids/hurr.htm

Download FEMA's *Are You Ready?* Citizen
Preparedness Guide
www.fema.gov/areyouready

NOAA Weather Radio information
www.nws.noaa.gov/nwr/index.html

Weather Safety
www.weather.com/safeside



FLORIDA'S MEMORABLE HURRICANES

Hurricane Wilma, 2005

Hurricane Wilma, the most intense hurricane ever recorded in the Atlantic basin, devastated parts of the Yucatán Peninsula and southern Florida during October in the 2005 Atlantic hurricane season. Wilma set numerous records for both strength and seasonal activity.

Wilma was only the third Category 5 ever to develop in the month of October and with the formation of Hurricane Wilma, the 2005 season became the most active on record, exceeding the 21 storms of the 1933 season. Wilma was the twenty-second storm, thirteenth hurricane, sixth major hurricane, and fourth Category 5 hurricane of the record-breaking season.

Wilma made several landfalls, with the most destructive effects felt in the Yucatán Peninsula of Mexico, Cuba and south Florida. Hurricane Wilma's southeast eye wall passed near the island of Key West in the lower Florida Keys early on the morning of Oct. 24, 2005. The storm made landfall on the southwest coast of Florida and cut a diagonal swath across the southern portion of the Florida peninsula, with the northern part of the eye wall crossing into south and central Palm Beach County. Several cities, including Palm Beach, Fort Lauderdale and Miami, suffered severe damage as a result of the intense winds of the rapidly moving system.

A storm surge of up to 10 feet from the Gulf of Mexico completely inundated a large portion of the lower Keys. Most streets on Key West and nearby islands were flooded with at least 3 feet of seawater that destroyed tens of thousands of vehicles. Many houses were flooded with 1 to 2 feet of seawater.

At least 62 deaths were reported, and damage is estimated at \$16-20 billion (\$12.2 billion in the U.S.) (2005 US dollars), ranking Wilma among the top 10 costliest hurricanes ever recorded in the Atlantic and the sixth costliest storm in U.S. history.

Hurricane Katrina, 2005

Hurricane Katrina was the costliest and one of the deadliest hurricanes in American history. It was the third major hurricane of the 2005 Atlantic hurricane season, and was the sixth-strongest Atlantic hurricane ever recorded.

Katrina formed over the Bahamas on Aug. 23, 2005, and became a hurricane only two hours before it made landfall on Aug. 25 between Hallandale Beach and Aventura, Florida. It strengthened rapidly in the Gulf of Mexico and became, at that time, the strongest hurricane ever recorded in the Gulf. The storm weakened considerably before making its second landfall as a Category 3 storm on the morning of Aug. 29 in southeast Louisiana.

The storm surge caused major or catastrophic damage along the coastlines of Louisiana, Mississippi, and Alabama, including the cities of Mobile, Ala., Biloxi and Gulfport, Miss., and Slidell, La. Levees separating Lake Pontchartrain from New Orleans, La. were breached by the surge, ultimately flooding roughly 80 percent of the city and many areas of neighboring parishes. Severe wind damage was reported well inland.

Katrina is estimated to be responsible for \$75 billion (2005 USD) in damages, making it the costliest hurricane in U.S. history. The storm killed at least 1,604 people, making it the deadliest U.S. hurricane since the 1928 Okeechobee Hurricane.

Hurricane Jeanne, 2004

Hurricane Jeanne was the seventh hurricane of the 2004 Atlantic hurricane season and the fourth named storm to hit Florida in a seven-week period.

As a tropical storm, Jeanne made landfall in Puerto Rico on Sept. 15 where it killed seven people. Jeanne reached hurricane status the next day and swept over Haiti on Sept. 17. Over 3,000 people on the island lost their lives mostly due to severe flooding and mudslides caused by the hurricane's heavy rains.

Hurricane Jeanne made U.S. landfall early on Sept. 26 as a Category 3 at the southern end of Hutchinson Island, near the site of Hurricane Frances' landfall less than three weeks earlier, with wind speeds at 120 mph. Jeanne's track continued to follow within 20 miles of that of Frances until it reached Pasco County. It then swung more rapidly to the north, and the center remained over land all the way to the Georgia state line.

Millions in Florida were left without electricity, some for the third time in a month. There were six direct deaths attributed to Jeanne, three in Florida and one each in South Carolina, Virginia and Puerto Rico. The final U.S. damage estimate was \$6.9 billion (2005 USD). However, it was difficult to isolate this from damage caused by Hurricane Frances.



Hurricane Ivan, 2004

Hurricane Ivan, dubbed "Ivan the Terrible," a Category 3 storm when it made U.S. landfall, blasted the Gulf Coast on Sept. 16 at Gulf Shores, Ala., with 121 mph winds and a storm surge of 10 to 15 feet.

Although Ivan officially came ashore at Gulf Shores, the Florida panhandle just east of there took the hurricane's biggest hit. The Florida coastline was lashed for hours before Ivan hit land, causing major beach erosion and damaging and destroying waterfront homes.

The Category 3 hurricane was directly responsible for 92 deaths, a collapsed bridge and multiple tornadoes barreling through hospitals and hundreds of homes. Ivan's storm surge and inundating waves washed away beaches, buildings and roads along the coast.

Experts put the storm's estimated U.S. losses at approximately \$13 billion (2005 USD). More than 1.8 million people were without power in nine states, and basic necessities were in such short supply on the shaken Florida panhandle that the National Guard was called in to hand out food and water.

Hurricane Frances, 2004

On Sept. 3, Hurricane Frances weakened from a Category 3 to 2 prior to passing over Grand Bahama and also lessened in forward speed. Two days prior to the storm's U.S. landfall, squalls and the outer rain bands of the hurricane were already beginning to affect south Florida. Frances moved extremely slowly, from five to 10 mph. It remained stable at Category 2 and battered the east coast of Florida for most of Sept. 4.

Because of Frances' large eye and slow motion, the center of circulation remained offshore for some time. In the early morning on Sept. 5, the center of the broad eye of Frances finally made landfall near the southern end of Hutchinson Island.

She crept slowly across the state pouring 10 to 15 inches of rain onto parts of Central Florida. Late on Sept. 5, Frances picked up speed and crossed the Florida peninsula, emerging over the Gulf of Mexico near Tampa as a tropical storm. After a short trip over water, Frances again struck land near the mouth of the Aucilla River in the Florida Big Bend region.

One death in the Bahamas, one in Ohio and five in Florida were directly attributed to the storm and 42 more deaths are indirectly attributed to Frances. The total damage is estimated to be almost \$10 billion (2005 USD).

Power outages affected up to six million people. Over 20 airports closed during the storm. Orlando's theme parks closed for only the third time due to a hurricane, but the second time in a month.

Hurricane Charley, 2004

Hurricane Charley strengthened rapidly to a Category 4 hurricane before making landfall near Cayo Costa at approximately 3:45 p.m. on Friday, Aug. 13. Winds were estimated at 145 mph. Charley's eye passed over Punta Gorda and Port Charlotte with devastating results.

At approximately 9:30 p.m. the eye of the storm was centered over Kissimmee. Charley emerged off the Volusia County coast and back into the Atlantic just northeast of Daytona in the early morning hours on Saturday, Aug. 14. Charley took approximately nine hours to traverse the Florida peninsula producing nine tornadoes along the way. It was the strongest hurricane to make landfall in the state since Hurricane Andrew in 1992.

Fifteen total deaths were directly attributed to Charley as well as numerous injuries and 20 indirect deaths. An estimate of damage from Charley is thought to be around \$15 billion (2005 USD).

As many as two million people were initially reported without power in Florida, and a week after landfall it was estimated that about 240,000 were still without power. Agricultural losses were also heavy. The storm damaged one-third of the state's orange groves.

Theme parks in Orlando closed early; Disney's Animal Kingdom never opened at all, making this only the second time Disney's parks have closed due to a hurricane. The first was in 1999 for Hurricane Floyd.

Hurricane Erin, 1995

Hurricane Erin hit Florida with a one-two punch on Aug. 2 and 3, 1995. Erin first came ashore from the Atlantic near Vero Beach as a Category 1 hurricane with winds around 85 mph on Aug. 2. It moved westward across the state, weakening to a tropical storm over land. After moving back over warm Gulf of Mexico water, Erin regained hurricane strength before coming ashore again near Pensacola on Aug. 3, with sustained winds of 94 mph and gusts up to 103 mph.

The storm blasted across Florida's Panhandle and southern Alabama before losing strength as it moved inland and dissipated into rain. Six deaths were blamed on Erin, including two people who were reported missing at sea. Officials projected insured losses as high as \$700 million (2005 USD) from Erin's trek through the U.S.

Hurricane Opal, 1995

Opal was first detected as a tropical wave moving off the African coast on Sept. 11. Opal moved slowly westward into the Bay of Campeche, where it became a hurricane on Oct. 2. Opal was a Category 3 hurricane when it made landfall near Pensacola Beach, late on Oct. 4, and continued quickly north-northeastward over the Ohio Valley on Oct. 5. The cyclone was last seen over the eastern Great Lakes on Oct. 6.



Hurlbert Field, Fla. reported sustained winds of 84 mph with a peak gust of 144 mph, and gusts up to 70 mph occurred as far inland as northwest Georgia. However, the main impact from Opal was from storm surge. A combination of storm surge and breaking waves inundated portions of the western Florida Panhandle coast to a depth of 10 to 20 feet. The surge was responsible for the bulk of the \$3 billion (\$5 billion in 2005 USD) in damage attributed to Opal in the U.S.

Opal was responsible for nine deaths in the U.S., including eight from falling trees and one from a tornado. Opal was responsible for 50 deaths in Mexico and Guatemala due to flooding caused by heavy rains.

Hurricane Andrew, 1992

One of the most destructive U.S. hurricanes of record started modestly as a tropical wave that emerged from the west coast of Africa on Aug. 14. Andrew blasted its way across south Florida on Aug. 24, as a Category 5. The hurricane continued westward into the Gulf of Mexico where it gradually turned northward. Andrew's peak winds in south Florida were not directly measured due to destruction of the measuring instruments. An automated station at Fowey Rocks reported 142 mph sustained winds with gusts up to 169 mph, and higher values may have occurred after the station was damaged and stopped reporting. The National Hurricane Center recorded sustained winds of 165 mph, while a 177 mph gust was measured at a private home.

Andrew is responsible for 23 deaths in the U.S. and three more in the Bahamas. The hurricane caused \$26 billion (\$45 billion 2005 USD) in damage in the U.S., of which \$1 billion occurred in Louisiana and the rest in south Florida. The vast majority of the damage in Florida was due to the winds.

Hurricane Donna, 1960

Donna was first detected as a tropical wave moving off the African coast on Aug. 29. It became a tropical storm over the tropical Atlantic the next day and a hurricane on Sept. 1. Donna followed a general west-northwest track for the following five days, passing over the northern Leeward Islands, Puerto Rico and the Bahamas as a Category 4 hurricane. A northwestward turn on Sept. 9 brought the hurricane to the middle Florida Keys. Donna then curved to the northeast, crossing the Florida Peninsula on Sept. 11.

Donna is the only hurricane of record to produce hurricane-force winds in Florida, the Mid-Atlantic states and New England. Sombrero Key, Florida reported 128 mph sustained winds with gusts of up to 150 mph. Donna caused storm surges of up to 13 feet in the Florida Keys and 11 foot surges along the southwest coast of Florida. Heavy rainfalls of 10 to 15 inches occurred in Puerto Rico, six to 12 inches in Florida, and four to eight inches elsewhere along the path of the hurricane. It was responsible for 50 deaths in the U.S. The Leeward Islands, Puerto Rico and the Bahamas reported 114 deaths. The hurricane caused \$387 million in damage in the U.S. (\$3.3 billion in 2005 USD).

Labor Day Hurricane, 1935

The Labor Day Hurricane was first detected east of the central Bahamas on Aug. 29. It passed near Andros Island on Sept. 1, and reached full hurricane strength shortly thereafter before turning west-northwest. By the following day, the storm had strengthened into a Category 5 hurricane as it plowed into the Florida Keys – wreaking havoc in its path. As the storm cleared the Florida Straits, it made a gradual northerly turn and closely paralleled the western Florida coast and made a second landfall near Cedar Key on Sept. 4. The storm had dissipated slightly and was now a Category 2 hurricane. The storm then traveled north-northeast and passed back into the Atlantic near Norfolk, Va. two days later.

The combination of winds and tides were responsible for 408 deaths in the Florida Keys. Damage in the U.S. was estimated at \$6 million (\$82 million in 2005 USD).

Okeechobee Hurricane, 1928

The Okeechobee Hurricane or Hurricane San Felipe Segundo was a deadly hurricane that struck the Leeward Islands, Puerto Rico, the Bahamas and Florida in September of the 1928 Atlantic hurricane season. It was the first recorded hurricane to reach Category 5 status on the Saffir-Simpson Hurricane Scale in the Atlantic basin; it remains the only recorded hurricane to strike Puerto Rico at Category 5 strength, and one of the ten most intense ever recorded to make landfall in the United States.

The hurricane caused devastation throughout its path. As many as 1,200 people were killed in Guadeloupe. Puerto Rico was struck directly by the storm at peak strength, killing at least 300 and leaving hundreds of thousands homeless. In south Florida at least 2,500 were killed when storm surge from Lake Okeechobee breached the dike surrounding the lake, flooding an area covering hundreds of square miles.

In total, the hurricane killed at least 4,075 people and caused around \$100 million (\$800 million in 2005 USD) in damages over the course of its path.

DID YOU KNOW?

When a storm is deadly or costly, the name is often stricken from the list and another name is selected to replace it. In 2005, the storm names of Dennis, Katrina, Rita, Stan and Wilma were officially retired.



IMPORTANT TERMS YOU SHOULD KNOW

EMERGENCY TERMS

EMERGENCY ALERT SYSTEM: (EAS) A state-of-the-art digital system designed to give emergency information and instructions from federal, state and local authorities. The system is interfaced with the cable television system as well as radio and television stations. When activated, it broadcasts the latest information on weather reports, road conditions, evacuations, shelter locations and re-entry information.

EMERGENCY SHELTER: A shelter provided during and immediately following a disaster.

EVACUATION ORDER: The most important instruction you will receive from local government officials.

EVACUATION ROUTE SIGNS: Signs are located on all major evacuation routes.

SHELTER PERIOD: The interval of time from the point of evacuation until the primary situation or event has decreased to a level that will permit people to leave designated emergency shelters. The time may vary from several hours to several days, depending upon the degree of the severity of the hurricane.

SMALL CRAFT ADVISORY: When a tropical cyclone threatens a coastal area, small craft operators are advised to remain in port and not venture to sea.

WEATHER TERMS

EYE: The low pressure center of a hurricane. It is surrounded by the most intense area of the storm, and in contrast to the eye wall, winds are normally calm and sometimes the sky clears.

EYE WALL: The ring of thunderstorms that surrounds a storm's eye. The heaviest rain, strongest winds and worst turbulence are normally in this area.

FLASH FLOOD WATCH: The National Weather Service issues this type of watch when local flooding can be expected within 12 to 24 hours. Stay alert.

FLOOD WARNING: The National Weather Service issues a flood warning when flood waters are expected to exceed flood stage at any point on rivers and bayous. Most flood warnings will be issued 24 to 60 hours in advance of the crest.

GALE WARNINGS: Issued when winds of 39 to 54 mph (34-47 knots) are expected.

HURRICANE: Pronounced rotary circulation with a constant wind speed of at least 74 mph (64 knots).

HURRICANE SEASON: The portion of the year having a relatively high incidence of hurricanes. In the Atlantic, Caribbean and Gulf of Mexico, generally regarded as June 1 through Nov. 30.



HURRICANE WARNING: Hurricane conditions are expected in the specified area of the warning, usually within 12 to 24 hours. Don't wait for this warning to begin your storm preparations. Plan and prepare ahead of time.

HURRICANE WATCH: Hurricane conditions are possible in the specified area of the watch, usually within 36 hours.

KNOTS: A measure of speed. It is one nautical mile that measures speed. A nautical mile is one minute of one degree of longitude and is slightly longer than the ordinary statute mile as used in the United States.

LANDFALL: The term used that indicates the moment the eye of a hurricane hits land.

MILLIBAR: A metric measure of air pressure.

STORM SURGE: A great dome of water, often 50 miles wide, that comes sweeping across the coastline near the area where the eye of a hurricane makes landfall.

STORM WARNINGS: Issued when winds of 55 to 73 mph (48-63 knots) are expected. If a hurricane is expected to strike a coastal area, gale or storm warnings will not usually precede hurricane warnings.

TORNADO WARNING: Indicates a tornado has been spotted. Be prepared to take shelter.

TORNADO WATCH: Conditions are favorable for this type of storm.

TROPICAL CYCLONE: A general term for all cyclonic circulations originating over tropical water.

TROPICAL DEPRESSION: Rotary circulation at the surface with a highest constant wind speed of 38 mph.

TROPICAL DISTURBANCE: A moving area of thunderstorms in the tropics that maintains its identity for 24 hours or more. This type of disturbance is common.

TROPICAL STORM: Distinct rotary circulation with constant wind speed ranges of 39 to 73 mph.

TROPICAL WAVE: A kink or bend in the normally straight flow of the surface air in the tropics which forms a low pressure trough, or pressure boundary, with showers and thunderstorms. These may eventually develop into a tropical cyclone.

TYPHOON: A hurricane in the North Pacific, west of the international date line.

ORGANIZATIONS, PEOPLE AND PLACES TO KNOW

FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA): The agency that assists state and local governments, as well as citizens, in recovering from a disaster. FEMA is part of the federal Department of Homeland Security.

NATIONAL OCEANIC ATMOSPHERIC ADMINISTRATION (NOAA): Provides a continuous broadcast of weather conditions in Central Florida. The broadcast frequency is 162.475 - Orange or Osceola or 162.550 - Polk, Tampa and Melbourne. Look for new radios with the weather band added feature.

NORTH ATLANTIC BASIN: Referring to the Atlantic Ocean, north of the equator, the Caribbean Sea and the Gulf of Mexico.

OSCEOLA COUNTY OFFICE OF EMERGENCY MANAGEMENT: The county department responsible for providing the highest level of quality service in the coordination of the preparedness, response, recovery and mitigation of natural and man-made disasters that may affect the residents and visitors of Osceola County. Public Information Hotline: 407-343-4111.

OSCEOLA COUNTY SPECIAL NEEDS PROGRAM: Residents with disabilities, medical problems or mobility problems who may need transportation assistance or disaster shelter during an emergency may register with the Osceola County Special Needs Program. Once you've registered, in an emergency, a vehicle will be sent to transport you to a public shelter or the hospital. To register call the Osceola County Special Needs Program at 407-343-7000.



PREPARE EARLY, PREPARE WELL

In any kind of emergency situation — especially one involving an approaching hurricane — thorough advance planning and preparation are the keys to weathering the storm safely. Early and thorough emergency preparations will also help protect your family and property and minimize your risk of injury or property damage during the storm.

Work as a “family team” to read and study the information in this newly updated Osceola Hurricane Handbook, and use it to construct your own individual Family Disaster Plan. Once the plan has been assembled, you and your family should put together the “Survival Kit” (described in the handbook on page 37) and rehearse your family preparedness plan. Make sure everyone in your family understands the plan completely and knows exactly what to do. Once you have completed the preparations outlined in each section of this Osceola Hurricane Handbook, keep the document in a safe place where it will be easy to find during hurricane season.

The first step toward building your Family Disaster Plan is to consider what preparations can be done on a continuing, year-round basis to ensure you and your family are well on the way to finishing emergency preparations long before the first storm watch is issued. Use this checklist to get your early preparations underway:

INSURANCE INVENTORY

Inventory information should include values for each insured item as well as date of purchase and serial number. Do you have enough insurance? Is it the right kind of insurance? These are two important questions to ask yourself before hurricane season starts. Having the appropriate insurance will help you recover from a disaster by minimizing your losses. Ask your insurance agent to review your current policy.

There are four types of property insurance on the market today:

HOMEOWNERS INSURANCE: This type of insurance usually covers losses caused by wind, storm and broken water pipes. However, surface flooding is not covered. Policies and coverages differ from insurance company to insurance company. It may be a good time to review what your policy covers.

WIND AND HAIL INSURANCE: This type of insurance covers losses due to storm winds in coastal areas. It is an underwritten policy provided by insurance providers when it is not included in the basic homeowners policy.

FLOOD INSURANCE: This type of policy is underwritten by the National Flood Insurance Program. The policy is available to those communities that adopt and enforce flood plain management regulations. Important note: There is a 30-day waiting period before a policy is activated.

RENTERS INSURANCE: Both property protection insurance and flood insurance for contents are available for those who live in rental units. Contact your insurance agent for details.

Information on insurance claims can be found on page 33.

IMPORTANT PAPERS INVENTORY

Gather copies of your family's important paperwork, and store them in a secure location that will be well within reach if you have to locate these documents quickly because of an approaching storm. Consider including copies of the following for each family member:

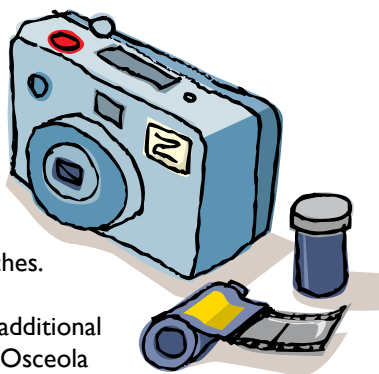
- Driver's license
- Vehicle registration and proof of insurance
- Insurance policies (life, health, property)
- Medical and vaccination records, including medicine or food allergies and other specific health conditions
- Copies of prescription medicine labels
- Birth, marriage certificates
- Tax or other important business and personal records
- Veterinary and vaccination records for pets and livestock

See Household Inventory on page 32.



GREET HURRICANE SEASON WITH FAMILY PREPAREDNESS PLANS

By the time hurricane season begins, your family should have already begun the process of planning for a hurricane emergency – for example, making sure your insurance coverage is adequate. You may have also completed other preparations, such as building a “quick-access” file of important family papers in case you need them when a storm approaches.



You’ve already taken the first step toward additional disaster planning by acquiring a copy of the Osceola Hurricane Handbook — and with hurricane season already underway, it’s time to put the handbook to good use by completing your Family Disaster Plan (see page 35). Use this checklist of items now that hurricane season is underway:

PROPERTY INVENTORY: It is important to start now to create an inventory of your property and personal possessions. An accurate inventory using photographs, videotapes and/or manual records will enhance your ability to recover your losses after a disaster.

INDOOR SAFETY PLAN: Identify potential indoor hazards that can cause damage or injury. Anything that can move, fall, break or cause a fire is a hazard during a hurricane. An indoor home inspection and teaching responsible family members how to cut off utility connections at the source will minimize potential problems and hazards.

OUTDOOR SAFETY PLAN: An assessment of all small outdoor items such as toys, potted plants and lawn furniture, should be made. These items may cause property damage or injury during a hurricane. A list of these items should be posted and family members given responsibility for knowing their locations as well as how and where to secure them.

CARING FOR TREES: Trees that are not maintained by trimming and pruning can cause damage during a hurricane due to falling limbs and flying debris. Large or diseased trees next to your home should be removed to prevent them from falling on your home. The key is periodic inspection and routine tree maintenance.

FINANCIAL PLANNING: There are several factors that should be considered as to how disasters will affect your family financially. You should be prepared to sustain yourself and your family away from your home for several days, or, in a worst case scenario, several weeks. Be advised, government agencies may not be able to react as quickly as you think they can.

The following breakdown will give you an idea of expenses for a family of four with one of the four having “special needs” requirements.

DISASTER SUPPLIES KIT: Water, food, first aid kit, clothing, bedding, tools and special needs items. Anticipate spending \$100 or more. (Additional to items you may already have.)

HOME PREPARATION: The estimated cost of securing a 1,400 sq. ft. home with 11 to 13 openings requiring 5/8” plywood, visqueen, screws, duct tape, etc., could cost \$250 to \$350.

EVACUATION EXPENSES: These expenses include fuel expense, restaurant expense and your stay in hotels. The average hotel night is \$60. Add to that the fuel and eating expense, and you may need to budget \$150 per day.

PET BOARDING: Average boarding costs, depending on the animal, are \$15 to \$20 per night.

PRESCRIPTION MEDICINES: You should budget enough money to pay for a one month supply.

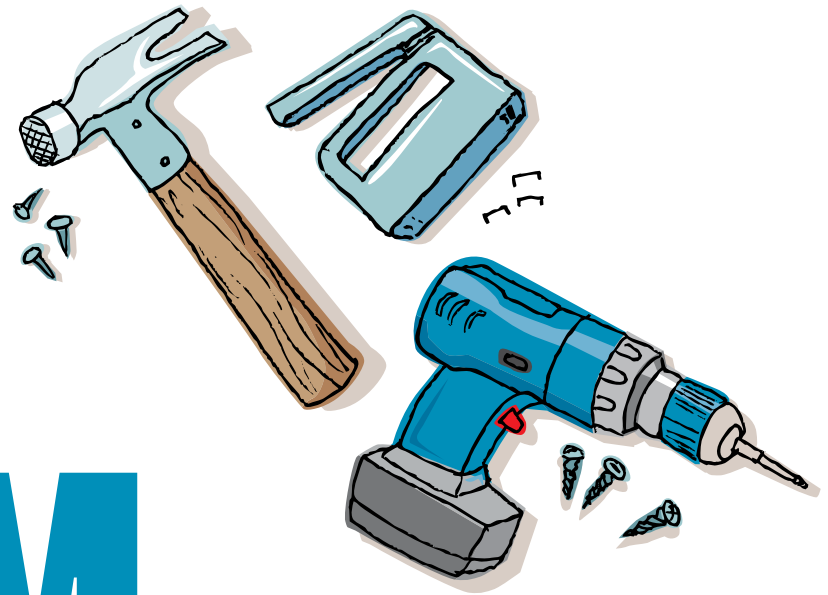
CASH ON HAND: During a disaster, credit and bank card use may be limited due to loss of power and other disaster-related factors. The amount of cash you have on hand should be determined by what you believe your needs will be.

TIPS FOR EMERGENCY STORAGE

- Store emergency supplies in airtight plastic bags. Keep a supply of these on hand to use throughout your hurricane preparations.
- Have enough waterproof containers, such as plastic bins or buckets, to store last-minute items such as clothing, evacuation supplies, extra groceries and more.
- Reevaluate your “Survival Kit” at least once a year to confirm it still meets your family’s needs and update as necessary.
- Replace batteries according to expiration dates recommended by manufacturer. Check at least every six months, and keep a large enough supply of fresh batteries on hand to operate radios and other emergency equipment for a period of several days.
- Check all clothing items, rain gear, sleeping bags and similar supplies every six months and replace if necessary.
- Ask your pharmacist how long prescriptions may be stored and make arrangements to have extra refills available in case you need them.



TROPICAL STORM



DON'T UNDERESTIMATE THE DANGERS OF TROPICAL STORMS

If given a choice between facing a tropical storm and facing a full-fledged hurricane, most people would choose the tropical storm, but that doesn't mean the dangers of tropical storms should be underestimated.

In the last few years, tropical storms have brought heavy rains, flooding, and in some locations, tornado-like wind damage. Clearly, being prepared to safely face an approaching tropical storm is just as important as being prepared for a hurricane.

Tropical storms also give your family an opportunity to practice your Family Disaster Plan "in real life." No one should take chances with last-minute preparations during bad weather. In the days before the tropical storm makes landfall, however, your family should conduct preparation drills to make sure your emergency plans are complete and to verify each family member knows what to do in emergency situations.

Consider including these activities in your tropical storm preparations as "drills" for future hurricanes:

SECURE YOUR HOME AND PROPERTY

The most susceptible areas of your home are the exterior windows, large window areas, garage doors and roof and gable ends. If hurricane winds enter any of these openings, increased internal pressure and uplifting on walls and roof supports can cause damage. Look for and address any potential danger areas early in the season, so you can be ready to take action quickly when a storm approaches.

EXTERIOR WINDOWS

The most secure coverings for windows are shutters. If there are no shutters on your home, temporary coverings can be made of 5/8" plywood that must be installed with a 4" overlap on all sides. The plywood should be bolted to the house. This procedure will ensure it will stay in place and not become detached during a hurricane.

LARGE WINDOWS AND GLASS DOORS

Reinforcement of plywood over large windows and glass doors can be accomplished by bolting a two-by-four support beam across the plywood and angling another two-by-four beam from that beam to an anchor that has been firmly set in the ground.

GARAGE DOORS

Garage doors can be reinforced by adding horizontal bracing to each panel at its weakest point. Kits are available at your local home improvement center.

ROOF GABLE ENDS

Hurricane force winds can cause damage by literally lifting off the roof when entering unsecured openings of roof gable ends. Use the same temporary shutter procedures for exterior windows to cover the openings in this area.

ROOF PROTECTION

Hurricane straps, when installed correctly, can increase the strength of your roof against the uplifting forces of hurricane winds by 50 to 75 percent. They are galvanized metal bracing materials designed to hold the roof joist to the top plate and reinforce the bonding strength beyond that of regular nails. Retrofitting your home with these straps is not considered a "do-it-yourself" project, and a professional contractor or carpenter should be contracted.

WIND-BLOWN DEBRIS

Check around the yard for loose objects, such as toys, gardening tools, barbecue equipment, lawn chairs and other items that could cause damage if blown around. Have a "cleanup drill" to practice gathering these items quickly and putting them in a safe location.

IMPORTANT

Never tape your windows, it offers no protection.

Windows are usually broken from flying debris, which then become dangerous, sharp flying objects.



HURRICANE NAMES

2006

ALBERTO	LESLIE
BERYL	MICHAEL
CHRIS	NADINE
DEBBY	OSCAR
ERNESTO	PATTY
FLORENCE	RAFAEL
GORDON	SANDY
HELENE	TONY
ISAAC	VALERIE
JOYCE	WILLIAM
KIRK	

2007

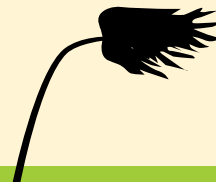
ANDREA	LORENZO
BARRY	MELISSA
CHANTAL	NOEL
DEAN	OLGA
ERIN	PABLO
FELIX	REBEKAH
GABRIELLE	SEBASTIEN
HUMBERTO	TANYA
INGRID	VAN
JERRY	WENDY
KAREN	

2008

ARTHUR	LAURA
BERTHA	MARCO
CRISTOBAL	NANA
DOLLY	OMAR
EDOUARD	PALOMA
FAY	RENE
GUSTAV	SALLY
HANNA	TEDDY
IKE	VICKY
JOSEPHINE	WILFRED
KYLE	

Saffir/Simpson Scale

Hurricanes, no matter how weak, are dangerous. The combination of storm surge, wind and other contributing factors determine a hurricane's destructive power. In order to compare the disaster-potential of hurricanes, emergency forces utilize a scale that helps them predict potential hazards. The National Oceanic and Atmospheric Administration forecasters use the Saffir/Simpson Scale to assign hurricanes to five categories: Category 1 a minimum hurricane, and Category 5 is the most severe or intense. The criteria for each category is described below:



Category 1 74-95 MPH

Damage to buildings is slight. Manufactured homes that are unanchored along with shrubbery and trees sustain some damage. Some minor pier damage occurs along with coastal road flooding.

Category 2 96-110 MPH

Some damage to buildings occurs, such as roofing materials, doors and windows. A considerable amount of damage happens to vegetation, unanchored manufactured homes and piers. Two to four hours before the arrival of the center, coastal and low-lying escape routes flood. Small craft in unprotected anchorages break moorings.

Category 3 111-130 MPH

Unanchored manufactured homes may be destroyed. Structural and some curtain wall damage occurs to small residences and utility buildings. Flooding destroys smaller structures near the coast. Larger structures are damaged by floating debris. Terrain that is continuously lower than five feet above sea level (ASL) may be flooded eight miles inland.

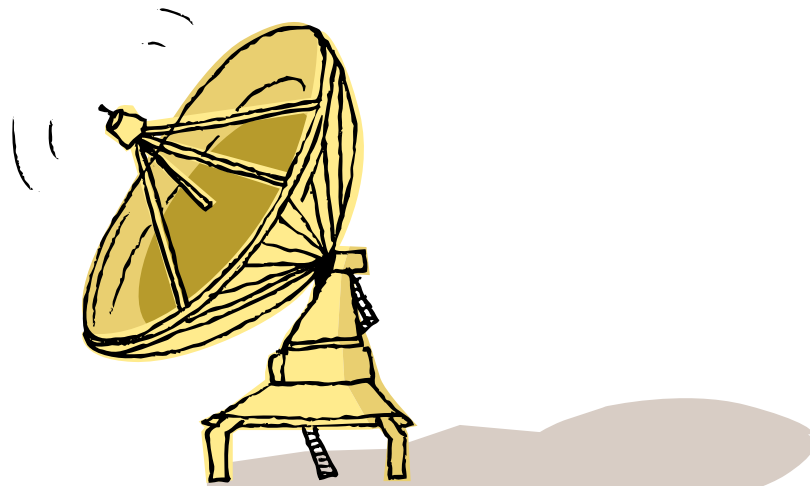
Category 4 131-155 MPH

Extensive curtain wall failures with some complete roof structure failures on small residences may occur. Major erosion to beaches and damage to lower floors of structures near the shore occurs. Terrain continuously lower than 10 feet above sea level (ASL) may be flooded requiring massive evacuation of residential areas as far as six miles inland.

Category 5 155+ MPH

Complete roof failure on many residences and industrial buildings. Some complete building failures with small utility buildings blown over or away. Major damage to lower floors of all structures located less than 15 feet above sea level (ASL) and within 500 yards of the shoreline. Massive evacuation of residential areas on low ground within five to 10 miles of the shoreline may be required.





HURRICANE WATCH

BE ALERT FOR STORM NEWS

By the time a hurricane watch or warning is issued for our area, all but the most last-minute of your family's emergency preparations should be completed. Your emergency supplies, including copies of important papers, should already be on-hand; and your family should already have had at least one "practice drill" to make sure everyone knows what to do when a "real" emergency occurs.

Here are a few tips to help you complete those last-minute details once a hurricane watch has been issued:

- Check food, water, first aid, batteries, pet and other stored supplies to make sure they are fresh, adequate and ready to use.
- Start a "last-minute" shopping list for any items you may need and make arrangements to pick them up as soon as possible.
- Fill your car with gas; check oil, tires and other maintenance points.
- If you plan to evacuate, place items you'll need in your car.
- Complete any laundry or other household chores to ensure your family will be more comfortable if you have to spend time at home without electricity.
- Pick up loose items around your property and store them until after the storm passes.
- Check the tools and supplies you'll need to secure windows, doors and other storm-vulnerable areas.
- Make sure your generator, if you plan to use one, is ready with gas, oil and an appropriate location for safe use.
- Contact family members, friends and business associates who are inside the storm area to see if there is anything you can do to help them prepare. While making those calls, update your family's emergency phone list as necessary.
- Contact your doctor, veterinarian, dentist or pharmacist to arrange for any extra prescriptions or other medications you want to have on hand in case of emergencies.
- Stay tuned to local news and weather authorities. Be prepared to act quickly if the need arises.

HURRICANE WARNING

PREPARATION LEADS TO SAFETY

By the time a hurricane warning is issued for our area, options for dealing with the storm will be limited to two fundamental choices — evacuation, which is the safest plan, or weathering the storm at home. Use these guidelines for last-minute preparations involving either of those choices:

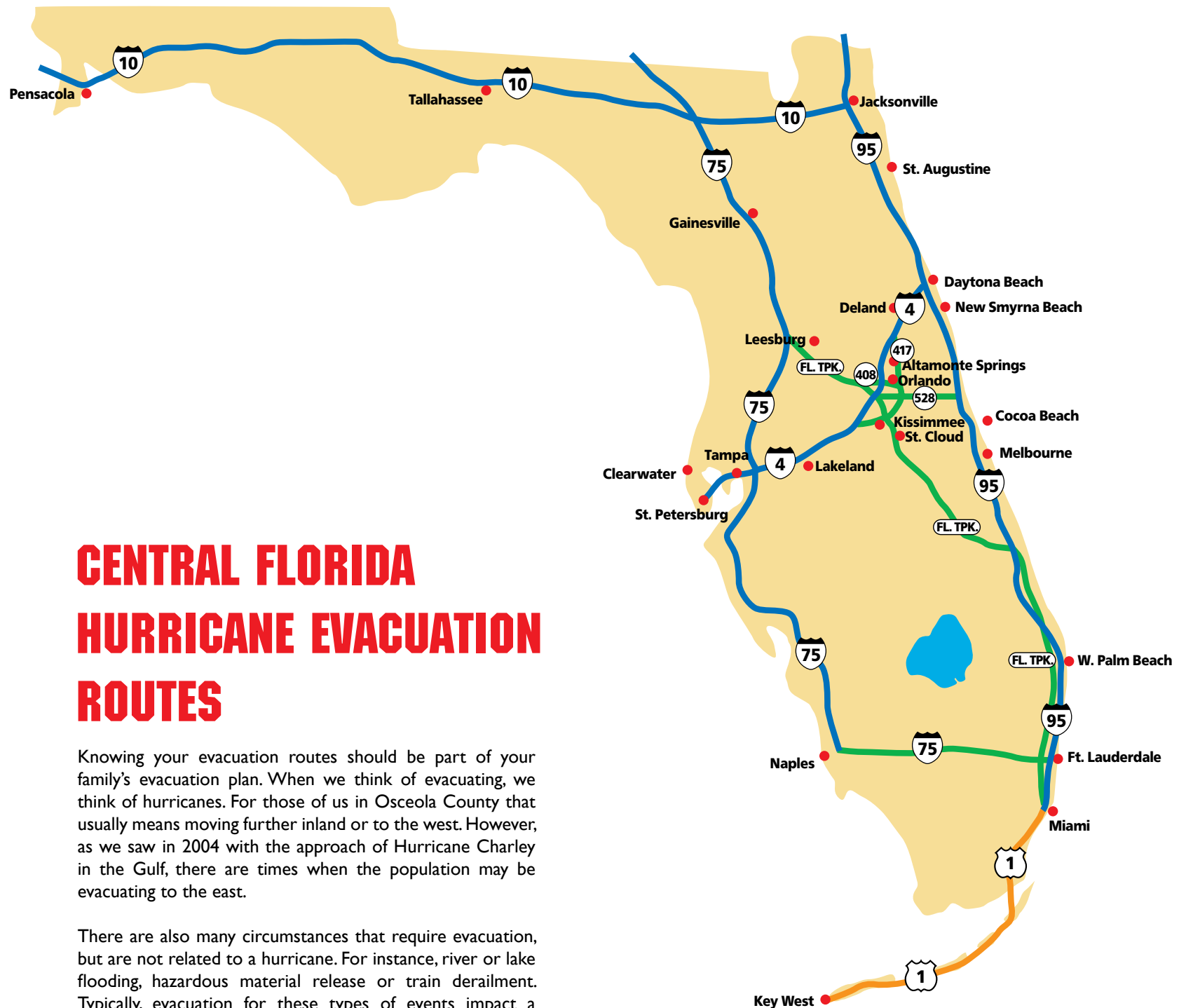
IF YOU ARE EVACUATING

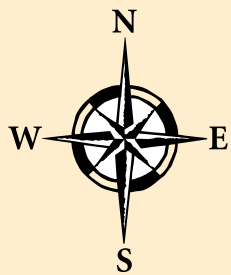
- Your vehicle, travel supplies and home preparations should already be complete. If they aren't, don't spend too much time trying to "catch up." It's much more important to evacuate your family safely, while there is still time.
- Secure your home and property to protect it from hurricane-related damage. This includes boarding up windows, turning off power at the source, etc.
- Let your family, friends and neighbors know where you will be, how you can be reached and when you plan to return home.
- Continue monitoring local news and weather updates.
- Leave the area as soon as possible to help minimize traffic delays along evacuation routes. Plan to leave early and allow extra driving time.
- Once you arrive at your destination outside the risk area — whether it's an emergency shelter, hotel or a friend's home — call to let your loved ones know you have arrived safely. Plan to stay until local officials give the "all-clear" for returning home.

IF YOU MUST STAY HOME

- Your advance preparations should already be complete. If they aren't, don't spend too much time trying to "catch up." It is much more important to focus on whatever steps are necessary to ensure your family's safety during the storm.
- Secure your home and property to protect it from hurricane-related damage. This includes boarding up windows, turning off power at the source, etc.
- Make sure all family members and pets are safely indoors, and that they stay there until the danger has passed.
- Make sure your vehicle is parked in the safest possible location to minimize storm-related damage — but don't plan on going anywhere until after the storm has passed and local officials have given approval for safe travel.
- Continue monitoring local news and weather updates.
- Keep in touch with friends and family during the storm to let them know how you're faring.







KISSIMMEE UTILITY AUTHORITY

407-933-7777

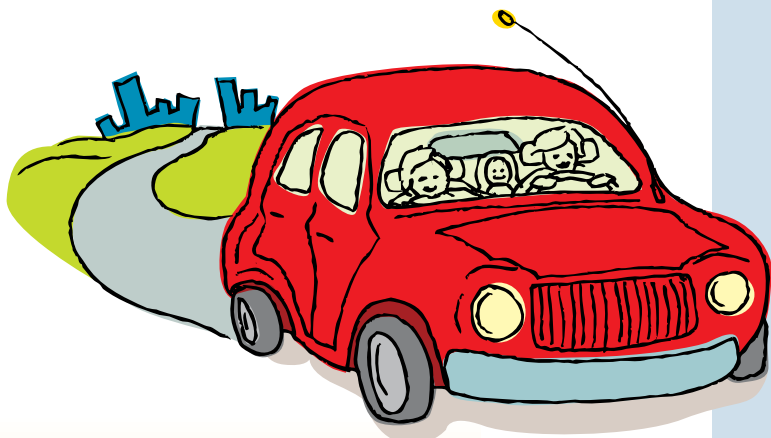
www.kua.com



HURRICANE TRACKING MAP

2006 STORM NAMES

ALBERTO	LESLIE
BERYL	MICHAEL
CHRIS	NADINE
DEBBY	OSCAR
ERNESTO	PATTY
FLORENCE	RAFAEL
GORDON	SANDY
HELENE	TONY
ISAAC	VALERIE
JOYCE	WILLIAM
KIRK	



IMPORTANT

It won't do much good for you and your family to evacuate from your home if you are only planning on going a few miles away — you will still be in the danger area of the storm's path. To ensure your family's safety, plan on traveling farther to reach safe areas in designated emergency shelters, with friends or relatives, or in a hotel or motel. See page 14 for storm category descriptions. See page 23 for more information on emergency shelters.

EVACUATION PHASES

PRECAUTIONARY:

This phase concentrates on people who are most vulnerable to the effects of hurricane winds and water. The emphasis is on safely evacuating offshore workers, persons on coastal islands, persons living in low-lying areas, the "special needs" population (the elderly, infirm and others) and persons aboard boats.

RECOMMENDED:

This phase concentrates on all people who are at risk — that is those who live in a low-lying or flood prone area, and those who live in a manufactured home (mobile home, RV, etc.).

MANDATORY:

In this final stage, maximum emphasis will be employed by authorities to encourage evacuation of everyone except essential emergency personnel out of the risk area. Entry back into the risk area will be curtailed and monitored by public safety and emergency personnel. When the hurricane is close to the risk area, even the designated evacuation routes will be closed — so it's important to get out early, before your "escape routes" are no longer passable.

THINGS TO DO BEFORE YOU LEAVE

We're all familiar with that nervous feeling of having to prepare for an unexpected emergency. When it comes to hurricanes, though, we're usually fortunate to have notice of the storm's approach several days in advance. That is the time to begin hurricane preparations — without waiting until the storm is about to make landfall.

The smartest plan for those who live in the storm's path is to make arrangements to evacuate the area early and safely, and to travel far enough to be sure you will be out of the at-risk area. This kind of planning and preparation can easily be accomplished in advance. Using this approach allows your family to be well-prepared.

Use this list as a guide for making your evacuation process as smooth and efficient as possible:

- **REMEMBER:** When you evacuate the at-risk area, your family will be one of many with the same need to get out of town quickly. Expect driving times to be approximately four times longer than normal because of heavy evacuation traffic.
- Stay calm. Help your family members, friends and neighbors do the same by setting a good example.
- Fuel and check your car. Make sure you have an extra set of keys.
- Check your disaster supplies, and make sure you have at least a three-day supply to take with you.

- Make sure you have flashlights and extra batteries.
- Make sure you bring cash. Your credit cards may not work.
- Include items for family members with special needs (elderly, infants, disabled, etc.).
- Bring your important documents (household inventory list, insurance documents, mortgage papers, etc.).
- Turn off electricity at home at the main box. Simply turning off lights and appliances is not the safest choice.
- Gas heating and cooling systems must be turned off.
- Lock your home.
- Let trustworthy family and friends know when you leave and where you are going.
- Use recommended evacuation routes.
- Make arrangements for your pets and animals. Remember, emergency shelters won't accept pets.
- Stay tuned to the local EAS radio broadcast stations for status of the storm and evacuation shelter information.



KEEP YOUR FAMILY SAFE DURING THE STORM

BE READY TO EVACUATE SAFELY AND ON TIME

Experts agree, the safest way to weather a hurricane is to get out of the at-risk area. As a hurricane approaches, local emergency preparedness officials will get the word out about when people should evacuate and which evacuation routes they should follow. Here are a few tips to help you make the evacuation journey safely and in plenty of time to get your family out of the storm's path:

If a hurricane strikes our area, the best place to ride out the storm is far away, well outside the storm's path. In some cases that may mean traveling several hours' distance to get out of the storm's path.

If you are not able to travel that far, the safest course of action is to take your family to an emergency shelter located as far as possible from the danger area. Staying at home and in the path of the oncoming storm is not a smart decision — but there is always the chance that some unforeseen factor may prevent you from leaving home in time to evacuate safely.

IF YOU MUST STAY HOME

Every family should make every possible effort to prevent being trapped at home during a hurricane. Even after all necessary arrangements have been made to evacuate in plenty of time, it might be a good idea to discuss these “during the storm” safety tips, just in case someone becomes stranded and must weather the storm at home:

- Never go outdoors during a hurricane — not even during the “quiet time” that occurs while the storm's eye is moving through the area. In addition to wind, flying debris and possibly hail or lightning, you may also encounter dangers such as rising water and downed power lines. If you must stay at home during a hurricane, plan to remain inside for the duration of the storm.
- Stay away from any windows or glass-paned doors that haven't been boarded up from the outside. Cover them with blankets from the inside to prevent injury or property damage from water, flying debris or broken glass.
- Stay tuned to local news and weather broadcasts via battery-operated radios or televisions to keep abreast of the storm's progress and other emergency bulletins.
- Never rely on candles, kerosene lamps or other flammable lighting materials. Use glow sticks, flashlights or battery-powered lamps instead.
- Keep your family together at all times, preferably in an interior room of your home, or whatever indoor location you feel will provide the best protection from hurricane-force winds.
- Gather up extra pillows, blankets, sleeping bags, sofa cushions and mattresses to make a “soft shelter” your family can utilize quickly in case your home is damaged by hurricane winds or tornadoes. Be prepared to use these soft materials to protect yourself and your family from falling objects.
- Keep pets with you at all times so you can monitor their behavior and keep them safe.
- Never attempt to travel the roads until after the storm is over and local authorities have declared the area safe for traveling.



EMERGENCY SHELTERS OFFER A SAFE HAVEN

No one likes to think about leaving a home or property behind when seeking shelter from Mother Nature's wrath. Anyone who has ever chosen to ride out a hurricane at home, though, would likely offer excellent advice to anyone who might consider doing the same: Don't!

Fortunately, safe shelter outside the risk area is available to those who need it in the form of emergency shelters operated by local and state governments, the American Red Cross and similar organizations. Even some businesses may choose to offer shelter locations for their employees and their families. No matter which kind of emergency shelter you might use, rules for using them safely and courteously will most likely be the same.

Here are things to consider before you head to an emergency shelter; things you need to know about the time you'll spend inside the shelter and other tips for getting there and back again safely.

HOW TO PREPARE

- First, make sure your emergency shelter destination is well outside the storm risk area. Businesses or other organizations offering shelters inside the hurricane warning area will still be at risk to suffer the full effects of the approaching storm.
- Plan to leave extra early — several hours ahead of your desired arrival time — because travel will be slow due to worsening weather and heavy traffic.
- Be ready to use an alternate route to your shelter, in case primary evacuation routes become too congested.
- Pack what you need — and only what you need. Emergency shelters will not have space to house your "family treasures," so limit your packing to necessities only.
- Let family and friends know exactly which shelter you plan to use and where it is located. Make a plan to let loved ones know you've arrived safely.

- Be sure your vehicle is filled with gas and in good operating condition.
- Make other arrangements for pets and livestock, because emergency shelters won't accept them.

WHAT TO DO WHEN YOU ARRIVE

- Register at the shelter as soon as you arrive.
- Find a safe place that is as private as possible for your family to use as "home base."
- Help each family member locate the restrooms and exits.
- Work to make the best of the situation by cooperating and working with others.
- Follow the shelter guidelines at all times, and make sure your children understand the rules as well.
- Treat shelter staff, volunteers and other sheltering families with kindness, patience and compassion. Remember, they're in the same predicament as you and your family.

PROVISIONS FOR FAMILY MEMBERS WITH SPECIAL NEEDS

If your family has "special needs" relatives, it is important to begin now to decide what you will do in the event of an emergency or an evacuation. Evacuation centers will not be able to offer the same quality of care that is provided for your elderly or disabled family members, only basic care and assistance will be available. Medications, skilled nursing care, oxygen and other special medical equipment will not be available. Remember, evacuation centers are staffed with volunteers, and supplies are limited to the basics such as food, water and first aid kits.

WHAT TO PACK

- Blankets, pillows, sleeping gear
- Non perishable foods that do not require cooking
- Important papers, including this Osceola Hurricane Handbook
- Water
- Extra clothing for yourself and each family member
- Baby supplies, such as diapers, baby formula/ food, baby wipes, quiet toys
- Flashlight with extra batteries
- Medications
- Disinfectants
- Portable ice chest
- Personal hygiene items
- Quiet family activities — books, cards, puzzles, children's coloring books and crayons, etc.

DON'T PACK THESE

- Weapons or firearms
- Alcoholic beverages or illegal drugs
- Pets
- Valuables and "family treasures" of irreplaceable value
- Candles, kerosene lamps or other flammables



PROVISIONS FOR FAMILY MEMBERS WITH SPECIAL NEEDS

Residents with disabilities, medical problems or mobility problems who may need transportation assistance or disaster shelter during an emergency may register with the Osceola County Special Needs Program at 407-343-7000.

Keep these considerations in mind when making plans for your loved ones who have special needs:

HOME HEALTH CARE AND HOME BOUND LIFE-SUPPORT PATIENTS

Notify your health agency where you will be during a hurricane and when care can be re-established. Contact your physician if you are homebound and under the care of a physician, but not a home health agency. If you require respirators or other electric-dependent medical equipment, you should make prior medical arrangements with your physician.

If you require oxygen, check with your supplier about emergency plans. If you evacuate, remember to take medications, written instructions regarding your care, your walker, wheel chair, cane or special equipment, along with your bedding.

If you do not evacuate, keep a list of the names and phone numbers of friends or family, so you can make quick arrangements to stay with them in the event of a power interruption. Also, locate the nearest hospital that can help provide emergency power for your life support equipment.

Remember that although KUA does give priority to life support customers during isolated electric outages, during a time of a widespread outage from a natural disaster, such as a hurricane, it is often impossible to give priority because of the extent of damage and the order in which power must be restored.

CARING FOR THOSE WITH SPECIAL NEEDS AT HOME

Some disabled and elderly citizens may have special needs that hinder them from being able to comprehend the seriousness of an emergency situation or prohibit them from physically being able to leave their homes

during emergencies. Government and emergency personnel recognize the needs of this segment of the population. However, due to their increasing numbers, it is almost impossible to provide aid for everyone. You can be a part of a care program to offer assistance to those family members who are in need or who cannot help themselves by:

- Educating and physically helping them prepare their homes and property for emergencies such as hurricanes.
- Helping them shop for their necessary supplies.
- Helping them create and post their "Family Disaster Plan Checklist" (see page 35) in a visible location as a reminder to them and others.

SPECIAL NEEDS FAMILY MEMBERS IN NURSING HOMES

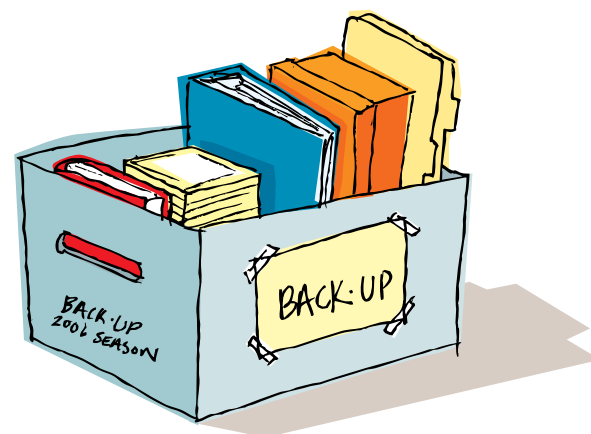
Special needs family members in nursing homes also need assistance in preparing for disasters. You can ensure the safety of your family members by inquiring if their health care providers are adequately prepared for disaster or emergency situations. These agencies should have the following:

- A disaster plan that is reviewed annually by administration and staff.
- Policies that provide for in-house emergency preparedness training for employees.
- Identification procedures for patients, such as bands or cards that indicate names, ages, medical conditions and current medications.
- Transportation services for evacuations that are renewed annually.
- Agreements with other health care providers that are renewed annually.
- A list of items that will accompany him/her if your special needs family member is evacuated, including an adequate supply of medications and special foods.
- Maps with evacuation routes highlighted.
- Transfer forms readily available authorizing admissions into hospital facilities if necessary.
- A list of friends and family members who have agreed to help in emergency situations.

The best and safest arrangements for special needs family members may be to bring them with you when you evacuate.



BUSINESS PREPARATIONS



PREPARE YOUR BUSINESS TO WEATHER THE STORM

Businesses are just as likely to suffer hurricane-related damage or power outages as are private homes. Businesses, however, also carry the risk of lost productivity due to hurricane damage, or to the absence of key employees who may not be able to make it back to the office for several days after a storm has passed. Here are practical steps you can take to prepare your business for a storm:

MAKE YOUR PLAN

Every business would benefit from using the guidelines presented throughout the Osceola Hurricane Handbook — simply use your common sense in converting the guidelines from home use to business use. Then make your emergency preparation plan, share it with your employees, and make sure everyone participates in practicing the plan before it must be used in a real weather emergency.

PROTECT YOUR WORKERS

- Speak with your employees to learn who may have special needs or circumstances in the event of a hurricane. For example, do some of your key employees live in areas that might be subject to mandatory evacuation? If so, make arrangements to cover these employees' duties in case storm-related events keep them away from the office longer than other employees.
- Determine with your employees how much time they might need away from the office to make last-minute preparations in the event of an approaching storm. Your workers won't be much help to you on the job if they are distracted by thoughts of "all those things that need doing" at home. By helping employees prepare early at home, you will be better positioned to have their help in preparing your business to weather the storm.

- Decide ahead of time if or when your business will close early because of a storm. Will you close as soon as a hurricane approaches, or will you wait until closures become mandatory to ensure public safety? Once you've made these decisions, share them with your employees so they can plan their own preparations accordingly.

PROTECT YOUR WORK FLOW

- Store copies of valuable paperwork, files and data archives in a safe location, preferably outside the risk area. Or, prepare portable backup files that can be driven out of the risk area by managers or employees who plan to evacuate anyway.
- Follow instructions elsewhere in this handbook for securing your property (including turning off power at the source) to make sure your offices will be as protected as possible once the storm arrives.
- Consider adding insurance coverage to help you recover from productivity lost as the result of a hurricane or other natural disaster.
- Make sure key employees are cross-trained and able to handle one another's duties — including your own — in case a staff member has to be out for an extended period of time because of a hurricane evacuation or storm damage.
- Think about whether you might try to relocate your operation if a storm or storm damage prevents you from returning to your normal location for an extended period of time. Would employees be willing and able to work from home if necessary? What equipment would you need to "set up shop" in a temporary location if needed?

WHAT ABOUT PETS, LIVESTOCK AND WILDLIFE?



IMPORTANT

Animal Control facilities usually do NOT accept pets for boarding during hurricane emergencies. Also, emergency shelters will welcome you and your family, but pets are NOT allowed in shelters. You must make other plans well in advance to ensure the safety of your pets.

While the first priority in any emergency situation should be ensuring the safety of yourself, your family, neighbors and friends, it's important to remember the needs of non-human significant others. Whether they are family pets, farm livestock or "wild things" that make their homes nearby, animals need care and attention during hurricanes, too. Keep these checklists handy to make sure you have not overlooked preparations to ensure their health and safety — not to mention your own peace of mind.

FAMILY PETS

- Gather up pedigree and health records (including vaccination records) and lists of special dietary or other needs for each one of your family's pets. Keep all this information together in an easily portable envelope or box, so you have access to it at a moment's notice if the need arises.
- Include contact information for your family veterinarian — name, address, telephone and cell phone numbers — in the "Important Numbers and Notes" fill-in page on page 36 of this Osceola Hurricane Handbook. You might need to reach your vet quickly in the event of an emergency.
- Decide ahead of time whether you will leave your pets at home, board them at your veterinarian's facility or elsewhere, or take them with you if you decide to evacuate. For additional tips specific to each of those choices, see the accompanying story, "What To Do with Pets," on page 27.
- Keep at least a one-month supply of any medications your pets may need, including flea and tick treatments, special shampoos, dietary supplements, etc. Label them clearly with your pet's name and instructions for safe use of each product or medicine.
- Be sure to have enough pet carriers, leashes, muzzles and any other restraining equipment you might need for your pets.
- You should have one clean, ready-to-use carrier for each pet, of the proper size to allow your animal sufficient room to move around.
- Leashes, collars, muzzles and the like should be kept in good condition and ready to use at a moment's notice.
- Clearly mark each leash, carrier and other items with your pet's name, your name and your contact information in case one of your pets becomes lost during a hurricane emergency.
- Let your pet "practice" hurricane safety by allowing time for them to become accustomed to remaining inside their carriers or on their leashes.
- Routinely maintain good discipline and a healthy regiment of veterinary care and grooming with your pets, so they will always be fit, healthy, clean and well-behaved. Doing so will make your pets much easier to handle if an emergency occurs and you have to act quickly.

LIVESTOCK

- Plan well in advance of hurricane season to know where you will keep your livestock during a hurricane, and how you will get them to that location when the time arrives.
- If you plan to move your livestock, make arrangements to do it as soon as possible after you learn of an approaching storm. Some large vehicles, including trailers, may be difficult or impossible to drive or tow safely during high winds or other bad weather conditions.

- Plan your primary and secondary travel routes ahead of time. Keep maps in your vehicles at all times, so anyone who may be driving will know where to go even if the primary route is closed for safety reasons.
- Identify the nearest area of high ground where your livestock can go to escape rising flood waters, and determine how you will keep your livestock fed there in case they need to stay for a while. Remember, you may not be able to reach them because of high water or other hurricane-related emergency conditions.
- Keep feed, hay, tack, medicine and other livestock supplies stored in locations that will withstand rising water and high wind.
- Keep horse trailers, trucks, tractors and similar equipment fueled and ready to use, just in case you have to move your livestock quickly.
- Check to be sure housing, food and supplies for smaller animals, such as chickens and rabbits, are hurricane-ready and able to withstand high winds and rising water.
- If you intend to take small livestock with you when you evacuate, make sure to have enough livestock carriers on hand (not to mention adequate and easily portable supplies of food, water and medicines).
- Keep a written inventory of your livestock holdings, including breeding and expense records, with your important financial papers. If you lose livestock, you may need this kind of paperwork for insurance purposes.
- Be sure livestock branding, tagging or other identification programs are up-to-date in case some of your animals become lost during storms.
- Keep fencing, gates, corrals and other enclosures in good repair throughout the year, so you won't have to spend time improving them when a storm approaches.

WILDLIFE

- Be familiar with the kind of wildlife normally seen in your area, so you'll have an idea of what to expect from their behavior during a hurricane.
- Like people, animals will seek higher ground when flood waters rise, they will also want a safe place to shelter from rain and high winds. Consider whether the local wildlife might consider your home as the safest place for them to be.
- Take a close look at your property to determine if there are gaps around roofing, flooring, chimneys, plumbing or other locations where unwanted animals might find a way in. Take steps to safely seal those entryways.
- Teach your children to respect wildlife and to be careful if they see unfamiliar animals around the house or yard during bad weather. Wild animals may be unpredictable even in the best of times; they'll be more unpredictable during storms, when they are likely to be frightened, hungry or injured.
- Never attempt to catch — or even touch — a wild animal. If one does enter your home, try to safely encourage it to leave, such as by "shooing" with a broom, or opening a window or door (weather permitting, of course).
- If you can't get the animal out of your home, try to limit its mobility by trapping it inside a single room or under a sturdy box or bucket.
- If you need help evicting an unwanted wild animal, call Osceola County Animal Control at 407-892-5292.

WHAT TO DO WITH PETS

BOARDING

- It won't help to board pets anywhere within the area threatened by a hurricane — they won't be any safer than they would be at home. Choose boarding facilities well out of the threatened area, and make arrangements in advance to get your pets to that location.
- Budget for boarding costs of \$20 or more per animal per night, depending on the animal's size and special needs.
- Many boarding facilities require proof of pet vaccinations. Be ready to provide the proper verifications.
- Be sure to provide the boarding facility with your contact information, including where you plan to stay if you won't be staying home during the hurricane.
- Make arrangements with a trusted friend or relative to serve as your "backup" to pick up or drop off animals for you, just in case you can't do it yourself while you are preparing for or recovering from a hurricane.

HOTELS

- If you plan to keep pets with you in a hotel, motel or campground, confirm ahead of time that the facility will accept your pets (Some will only allow animals below a certain weight, for example).
- Find out in advance if your lodgings have special requirements about where pets may be walked outdoors.
- Be prepared to keep your pet in a carrier or on a leash if required, or to have someone stay with your pet at all times. Some accommodations may not allow you to leave your pet alone in your room or cabin.
- Be sure you're well-equipped to travel a long distance — and possibly for several hours on the road — with your pet. You will have to go far enough away from the storm area to ensure your safety, and travel may be very slow along evacuation routes.
- Study your travel map ahead of time to determine where you will be able to stop to feed, water and exercise your pet.

STAYING AT HOME

- The safest thing to do is evacuate before a hurricane ever arrives — but if for some reason you can't evacuate (or choose not to evacuate), make plans to keep your pets indoors until the emergency is over.
- Have enough food, water and other supplies on hand to care for your pet indoors for several days.
- Decide how you will handle your pet's bathroom needs during the storm. You may want to consider paper-training your pets so you and they will be more comfortable if a storm forces you to stay indoors for an extended period of time.
- Don't let pets go outdoors until you're certain it's safe. Be sure power lines, dangerous tree limbs, wildlife and other hazards have been addressed before any family member or pet goes outdoors alone.



AFTER THE STORM

STAY SAFE AFTER THE STORM HAS PASSED

Getting through a hurricane is always dangerous, and certainly far from fun. It's natural to feel a great sense of relief when the storm moves away from our area or altogether dissipates. That feeling of relief, however, shouldn't diminish our sense of caution, because many dangers will remain even after a hurricane has passed by.

Downed power lines, broken water, sewer or gas lines, clogged roadways and dangling tree limbs are just a few of the lingering hazards that must be dealt with after a hurricane has moved through the area. So, in addition to making a plan in advance for how your family will prepare for a hurricane and weather the storm once it arrives, you should also create a family plan for safely navigating your way back to normal life after the weather threat has ended.

Here are several tips to consider to keep you and your family safe during the cleanup and recovery period following any major storm:

GENERAL GUIDELINES

- Avoid driving until authorities clear roadways of debris and downed power lines.
- Don't drive through standing water. You could be stranded, injured or swept away by flash-flood waters.
- Watch out for downed power lines. Stay away from them, and report them to authorities.
- Be on the lookout for other broken utility lines — water, sewer and gas lines in particular, but also phone, cable and other service hook-ups. Report these kinds of problems to authorities as well.
- Never try to touch or move downed lines or repair broken electric or gas connections.
- Be careful not to accidentally set fires, and quickly report any fires you do notice. Fires spread rapidly during emergency situations when decreased water pressure and transportation problems may hinder firefighters.
- Be extremely careful clearing storm debris, which may camouflage downed power lines, serve as hiding places for wild animals, or be contaminated with raw sewage or other hazards.

KEEP A SAFE WATER SUPPLY

It may be several days before authorities can restore water and sewer service to your home after a hurricane. While you're waiting, it is important to keep stored water safely potable and free of contamination.

If you have the slightest doubt about the water's safety for drinking, purify it by using one of the following methods:

- Boil for 10 minutes and pour between containers to replenish oxygen.
- Add eight drops of liquid chlorine bleach (5.25% sodium hypochlorite/no soap) per gallon.
- Add water purification tablets per the manufacturer's instructions.
- Water can be safely stored in a cool dark place for up to six months.
- You can safely store water in your freezer by filling plastic bags or other leak-proof containers about 2/3 full, then freezing. When the electricity goes out during a storm, simply let the stored ice melt.
- Water stored in plastic containers must be purified by treating with eight drops of liquid chlorine bleach (5.25% sodium hypochlorite/no soap) per gallon.
- Even a water bed, bathtub or spare bucket can be used to store extra water — just make sure to fill them up before you lose electric or water service at home. For water beds, fill with fresh water and treat with two ounces of bleach per 120 gallons. Use water stored in bathtubs or open containers for cleaning and washing, but not for cooking or drinking.

FOOD STORAGE TIPS

- While you are waiting for the lights — and the refrigerator — to come back on, you may not be able to travel safely to the grocery store. Plan ahead to have enough non-perishable food on hand for several days of use.
- Check all canned or stored dry goods for quality before consuming them. Toxins can form quickly in the form of bacteria or mold in the hot, humid days after a hurricane.
- If you aren't sure whether the food is safe, do not eat it! You might not have quick access to emergency medical care to treat food poisoning because of blocked roadways or other storm-related delays.
- Keep a supply of non-perishable food in the trunk of your car or some other safe location, just in case your primary food stores become damaged during the storm and cannot be used.

POWER OUTAGE RESTORATION Q&A

HOW LONG WILL I BE WITHOUT POWER?

KUA employees work tirelessly to restore power as quickly as possible after a storm or hurricane - including bringing in crews from other areas to assist, if necessary.

HOW DOES KUA DECIDE WHO GETS POWER FIRST?

After we repair our power plants and the lines that carry electricity from them, we restore customers who provide essential services to the community, including hospitals, care facilities and police/fire stations. Then, we repair damage that will return power to the greatest number of customers in the least amount of time. Finally, we restore small neighborhoods and individual customers.

DO YOU FAVOR ONE NEIGHBORHOOD OVER ANOTHER?

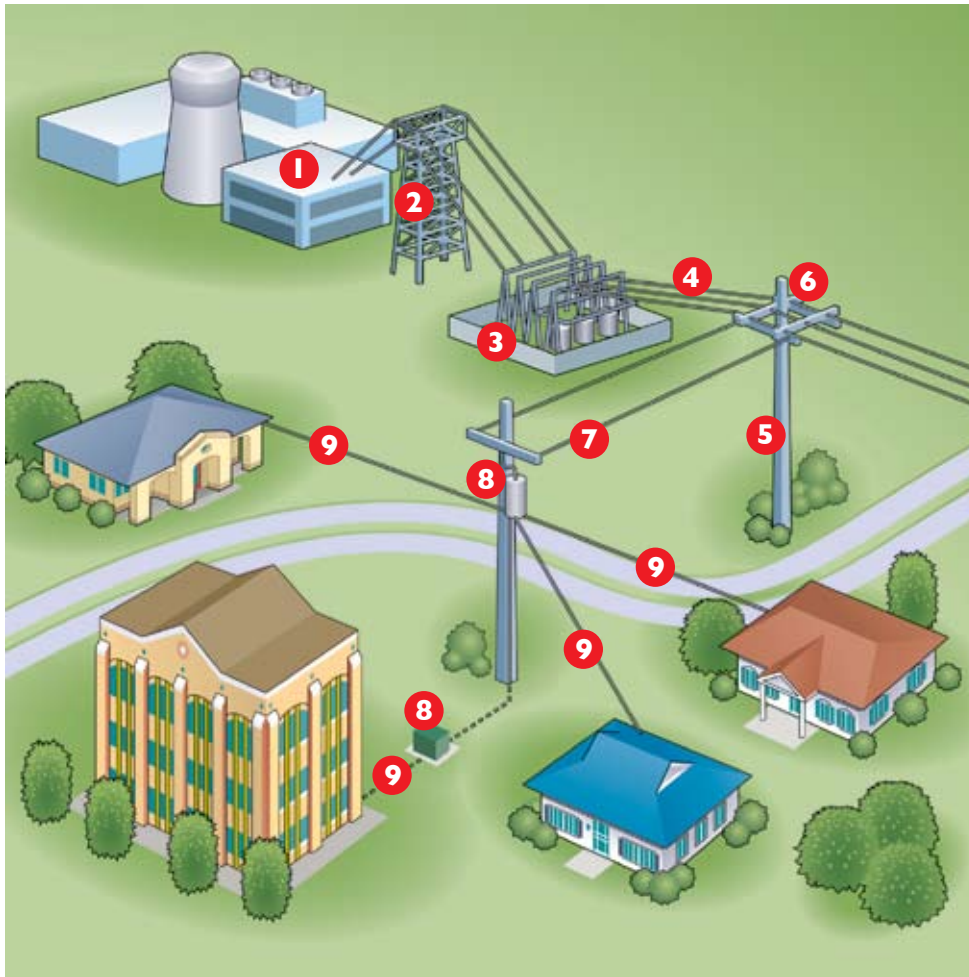
No. KUA does not give preferential treatment. It is contrary to our restoration plan and utility policy to single out any individual or neighborhood for priority service restoration.

WHY AM I THE ONLY ONE IN MY NEIGHBORHOOD WITHOUT LIGHTS?

Storm damage can affect primary power lines, individual circuits or both. It's possible that your individual circuit is damaged - or, your home could be on a different power line than your neighbors. The graphic on page 30 will help you understand the order of restoration priority KUA follows.

It also may be possible that your home needs internal electrical repairs before you can receive service. Please review the graphic on page 30 for information on who is responsible for fixing what.





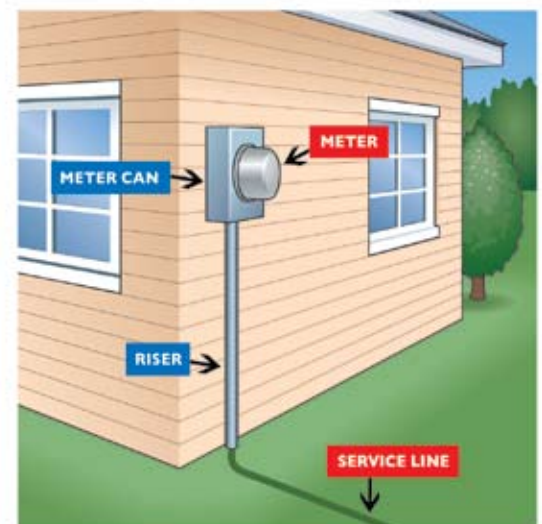
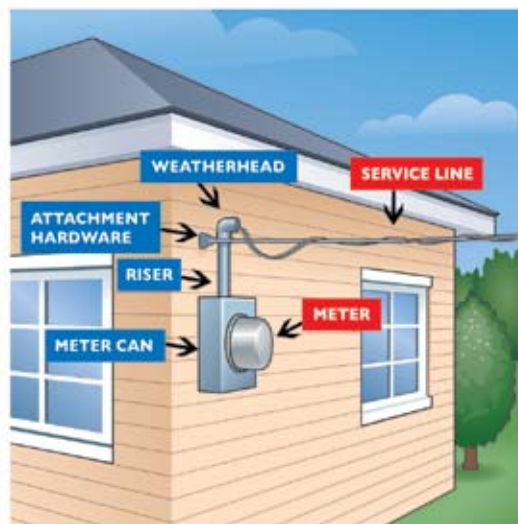
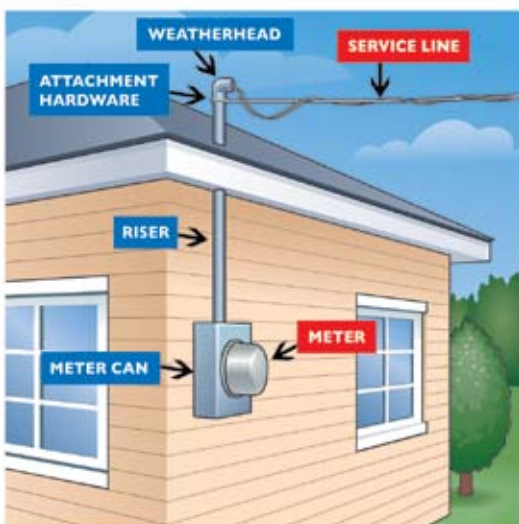
HOW WE RESTORE POWER

This diagram illustrates the major components of the electrical system used to deliver electricity to Osceola County homes and businesses. It also provides the order of restoration priority after major storms. In general, KUA focuses on the largest facilities first, in an effort to restore service to as many people as quickly as possible.

- 1 Power plant
- 2 Transmission lines
- 3 Transmission-to-distribution substation
- 4 Distribution feeder
- 5 Power pole
- 6 Fuse
- 7 Tap line
- 8 Pole-top or pad-mount transformer
- 9 Service lines

WHO IS RESPONSIBLE FOR FIXING WHAT?

If your electrical components are damaged, you may be responsible for repairs. Identify your type of service connection below to learn what your responsibilities are.



CUSTOMER RESPONSIBILITY

KUA RESPONSIBILITY

GENERATOR SAFETY

PURCHASING A GENERATOR

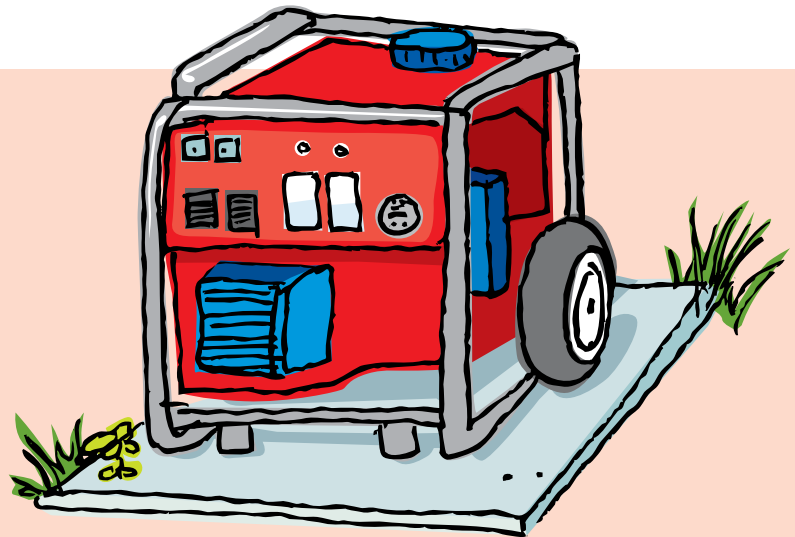
If you choose to buy a generator, make sure you get one that is listed with the Underwriter's Laboratory (UL) or Factory Mutual (FM).

Look at the labels on lighting, appliances and equipment you plan to connect to the generator to determine the amount of power that will be needed to operate the equipment. For lighting, the wattage of the light bulb indicates the power needed. Appliances and equipment usually have labels indicating power requirements on them. Choose a generator that produces more power than will be drawn by the combination of lighting, appliances and equipment you plan to connect to the generator, including the initial surge when it is turned on. If your generator does not produce adequate power for all your needs, plan to stagger the operating times for various equipment. If you cannot determine the amount of power that will be needed to operate your appliances, lighting and equipment, ask an electrician to determine that for you. If your equipment draws more power than the generator can produce, you may blow a fuse on the generator or damage the connected equipment.

USING A GENERATOR

Follow the directions supplied with the generator. Under no circumstances should portable generators be used indoors, including inside a garage. Adequate ventilation is necessary, and proper refueling practices, as described in the owner's manual, must be followed. It is a good idea to install one or more Carbon Monoxide (CO) alarms inside your home (following manufacturer's installation directions). If CO gas from the generator enters your home and poses a health risk, the alarm will sound to warn you. Many home fires and deaths from carbon monoxide poisoning have occurred from using a generator improperly.

Be sure to let the generator cool down before refueling. Store fuel for the generator in an approved safety can. Use the type of fuel recommended in the instructions or on the generator label. Local laws may restrict the amount of fuel you may store, or the storage location. Ask your fire department for additional information about local regulations. Store fuel for the generator outside in a locked shed or other protected area. Do not store fuel in a garage, basement or anywhere inside a home, as vapors can be released that may cause illness and are a potential fire or explosion hazard.



WHY DO YOU ADVISE AGAINST HOOKING UP A GENERATOR DIRECTLY TO YOUR HOME'S WIRING?

The safest thing to do is connect the equipment you want to power directly to the outlets on the generator. There are several reasons why you should not hook up a generator to your home's electrical service.

Home-use (non-industrial) generators do not supply enough amperage to supply sufficient power for today's homes (that is, to air conditioning, lighting, appliances and other electronic equipment). Unless your home's power supply was installed with a disconnect to the main power feeding lines, power you put into your home from a generator could backfeed into the main line and cause problems for KUA, your neighbors or yourself.

"Backfeeding" is supplying electrical power from a generator at the residence into the incoming utility lines. Simply connecting a cord from the generator to a point on the permanent wiring system and backfeeding power is an unsafe method to supply a building during a utility outage.

Improper connection methods not only endanger the building occupants, but pose a serious hazard to KUA workers as well.

INVENTORY

KEEPING A HOUSEHOLD INVENTORY AND PROTECTING VALUABLE RECORDS

A disaster strikes. Your home and possessions are destroyed. Will you be able to pick up the pieces? You will, if you:

- Keep an up-to-date household inventory.
- Keep this and other valuable documents in a secure location.

This page provides details about these two tasks.

KEEPING A HOUSEHOLD INVENTORY

An up-to-date household inventory is a valuable resource. Before a disaster, the inventory will help you determine if you have enough insurance to cover the contents of your home. After the disaster, the inventory will help prove the value of the possessions that are damaged or destroyed for insurance or tax deduction purposes.

An inventory consists of a:

- Description of each item (include model and serial numbers)
- When you bought it
- How much it costs

It is highly recommended to have photos or a video to accompany your inventory.

Do not forget less expensive items, such as towels and clothes. It will be costly to replace them entirely. Be thorough. Do not forget lawn furniture or tools in the garage. Keep the inventory up to date.

PROTECTING VALUABLE RECORDS

The key to a smooth recovery is documentation. Secure your valuable papers in a waterproof, fireproof container.

Table 1 is a list of the valuable papers that need to be in a safe deposit box, especially during a disaster such as a hurricane. Table 2 is a list of valuable papers that need to be in your possession at home at all times in a waterproof, fireproof locked box. Additional copies of valuable records should be in the care of a lawyer, the administrator of wills, business associates or trusted family members residing outside of your home.

Table 1. Valuable Papers to Keep in Your Safe Deposit Box

Property <ul style="list-style-type: none"> • Property records (deeds, titles, leases) • Household inventory • Home improvement records • Automobile title and bill of sale • Copies of insurance policies 	Identification <ul style="list-style-type: none"> • Social security cards • Citizenship papers • Passports • Birth certificates • Death certificates
Financial <ul style="list-style-type: none"> • Income tax returns • Copyrights and patents • Contracts (including promissory notes) • Copies of insurance policies • Certificates for stocks, bonds, etc. • Important receipts and bills of sale • Supporting documents for years of large transactions, unusual losses or deductions 	Other <ul style="list-style-type: none"> • Divorce decrees • Adoption/Custody papers • Military service records • Retirement papers • Religious records • Copies of your and your partner's wills • Trust agreements, living wills, powers of attorney and health care powers of attorney

Table 2. Valuable Papers to Keep at Home in a Waterproof, Fireproof Locked Box

General <ul style="list-style-type: none"> • Safe deposit box key • Safe deposit records and inventory of items • List of emergency contacts (doctors, vets, financial advisors, clergy, reputable repair contractors and family members)
Property <ul style="list-style-type: none"> • Rental property records • Guarantees and warranties • Appliance manuals • Copies of insurance policies
Financial <ul style="list-style-type: none"> • Income tax returns • Current bank balances • Loan payment books • Employee benefits • Bank account, loan, credit card, investment account numbers
Identification <ul style="list-style-type: none"> • Social security numbers • Drivers license numbers • Copies of citizenship papers • Copies of birth certificates • Copies of marriage certificates • Educational records
Health <ul style="list-style-type: none"> • Health records • Copies of immunization records • Copies of prescriptions for medicines and eyeglasses • Copies of veterinary/vaccination records • Health, dental or prescription insurance cards

INSURANCE CLAIMS

WHAT IF I HAVE TO FILE AN INSURANCE CLAIM?

If there is damage to your home, contact your insurance company as soon as possible for an adjuster to come to your home and appraise the damage. Remember, in a disaster situation, depending on the severity, someone may not come immediately. Try to be patient. Listed here are steps you can follow while you are waiting.

These steps will help to expedite the adjuster's evaluation of the damage and thus speed up the process:

REMEMBER

If you are dissatisfied with the proposed settlement, you may wish to submit the dispute for reconsideration. The best plan of action may be to leave the status of your claim "open" in the event unforeseeable damages or losses are discovered in the months to come.

Before the Storm:

- Review your insurance coverage to make sure it is adequate. Hurricane damage is covered under a standard homeowners policy, but it is very important to insure your home and belongings to their full replacement cost. Flooding is generally not covered under standard homeowners policies, so ask your agent about flood insurance.
- Know the difference between replacement cost versus actual cost. If a hurricane destroys a television bought in 1995 for \$700 with a current market value of \$300, actual cost would pay only \$300 for the television. Replacement cost would pay to replace the television at current prices upon receiving a copy of the purchase receipt.
- Take an inventory of your possessions. Pictures or videotape recordings may also be helpful for insurance purposes. Store the inventory and pictures/ videotapes off the premises to help facilitate the claim filing process if your belongings are damaged.
- Know your insurance company and insurance agent and how to get in touch with them quickly.
- If you rent a house or apartment, talk to your agent about purchasing a renters insurance policy if you don't already have one.

After the Storm:

- Before beginning any cleanup, take photos and keep notes. It is important to document everything that is damaged before starting to replace or to restore.
- Make temporary repairs. Keep all receipts for work done on your property. Most insurance companies cover reasonable expenses.
- Notify your insurance agent or company representative as soon as possible. If you have vacated the premises, make sure your representative knows where to contact you. If you're at home, but your phone isn't working, leave a number where you can be reached. Use pictures and inventory lists to help your insurance agent and adjuster assess the damage.
- File your claim in the time limits required by your insurance company.
- Make sure your adjuster provides you with a proof of loss statement. Report any additional damage found as soon as possible so that damage may be added to your claim.
- If your home is uninhabitable and you must live in temporary lodging, save all receipts.
- Don't be rushed into signing repair contracts. Deal with reputable contractors. If you are unsure about a contractor's credentials, contact your claims adjuster, Better Business Bureau or Chamber of Commerce for referrals. Make sure the contractor you hire is experienced in repair work. Be sure of payment terms and consult your agent or adjuster before you sign any contracts.
- Make copies of any and all correspondence and information sent to you by your insurance company.

Insurance Information Institute – www.iii.org
National Insurance Consumer Helpline – 1-800-942-4242

FLORIDA DEPARTMENT OF FINANCIAL SERVICES
Office of Insurance Regulation
200 E. Gaines Street
Tallahassee, FL 32399-0300
Phone: 850-413-3140, Fax: 850-488-3334
Web: <http://www.floridair.com>
Tom Gallagher, Commissioner of Insurance



CREATE A FAMILY DISASTER PLAN!

To prepare your family for a disaster situation, follow five steps.

STEP ONE: GATHER INFORMATION

Contact your local emergency management or civil defense office and your local American Red Cross Chapter for the following information:

- What disasters are most likely in your community?
- How would you be warned?
- How should you prepare for each?

STEP TWO: SHARE INFORMATION WITH YOUR FAMILY

Meet with all in your household to share information in these areas:

- Discuss the types of disasters that could occur.
- Explain how to prepare and respond.
- Discuss what to do if advised to evacuate.
- Practice what you have discussed.

STEP THREE: PLAN HOW YOUR FAMILY WILL STAY IN CONTACT IF SEPARATED BY DISASTER

In a disaster, normal communications may not be possible. To contact your loved ones, you should choose a meeting place:

- A safe distance from your home in case of fire.
 - Outside your neighborhood in case you can't return home.
 - An out-of-state friend as a check-in contact for everyone to call.
- Sometimes it is easier to make long-distance calls than to make local calls in a disaster situation.

STEP FOUR: PREPARE YOUR FAMILY AND HOME

- Post emergency telephone numbers by every phone.
- Show responsible family members how and when to shut off water, gas and electricity at main switches.
- Install a smoke detector on each level of your home, especially near bedrooms; test monthly and change the batteries twice each year.
- Contact your local fire department to learn about home fire hazards.
- Learn first aid and CPR. Contact your local American Red Cross chapter for information and training.

STEP FIVE: MEET WITH YOUR NEIGHBORS

Plan how the neighborhood could work together after a disaster.

- Know your neighbors' skills.
- Determine how you could help neighbors who have special needs, such as elderly or disabled persons.
- Make plans for childcare in case parents cannot get home.



MY FAMILY DISASTER PLAN LIST

This is where you apply what you have read in this handbook in order to create your own personal disaster plan. Entering the vital information on this page now will make it easier to follow when it is needed.

I plan not to evacuate and will go to a friend/family member's home. I have notified them and made the appropriate arrangements.

Name: _____

Address: _____

Phone number: _____

I plan to evacuate and will go to a friend/family member's home out of the at-risk area. I have notified them and made the appropriate arrangements.

Name: _____

Address: _____

Phone number: _____

I plan to go to a public shelter (if available).

City: _____

I plan to stay in a hotel/motel.

Name of hotel/motel: _____

Phone number: _____

Location and city: _____

Alternate hotel/motel location.

Name of hotel/motel: _____

Phone number: _____

Location and city: _____

I have calculated the driving time to my destination at approximately four times the normal driving time, and it is: _____

I have studied the evacuation route that best suits my needs. My evacuation route will be: _____

I have made plans for my special needs family members. My plans are:

I have made plans for my pets. My plans are:

I have completed my property inventory and placed it in a safe, waterproof place.

Location: _____

I have made an assessment of my insurance needs. I have the following:

- Homeowners Insurance
- Wind and Hail Insurance
- Flood Insurance
- Renters Insurance

Insurance information: Name of company, agent, phone number and address:

I have completed the necessary precautions for the following:

- Exterior windows
- Large windows and glass doors
- Garage doors
- Roof gable ends
- Roof protection
- Indoor hazard protection plan
- Outdoor property protection plan
- Trees

I have identified any anticipated extra expense due to a disaster, and have calculated an approximate amount of monies that will be required to see myself and my family through a disaster. That amount is: \$ _____



IMPORTANT NUMBERS

WRITE DOWN ADDITIONAL PHONE NUMBERS YOU MIGHT NEED IF YOU ARE AWAY FROM HOME. BRING THIS LIST WITH YOU IF AN EVACUATION IS ORDERED.

NOTES



HURRICANE SURVIVAL KIT



Your "Survival Kit" should contain the following seven basic categories: WATER, FOOD, FIRST AID SUPPLIES, CLOTHING AND BEDDING, TOOLS, EMERGENCY SUPPLIES AND SPECIAL NEEDS ITEMS. Listed below are some items that could be included. Decide what items best fit your family's needs.



FOOD

- _ fruits: canned, dried, roll-ups
- _ meats: canned or dried
- _ vegetables: canned
- _ milk: dried
- _ juices: canned or bottled
- _ drinking water
- _ peanut butter
- _ crackers
- _ soups: canned
- _ high energy bars

ADULT SUPPLIES

- _ quarters for phone calls
- _ shaving kit
- _ mirror
- _ eye glasses and contact lenses
- _ cash
- _ post cards, stamps, cards, books, stationery



PERSONAL ITEMS

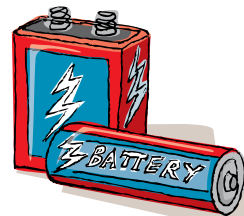
- _ soap, toothbrush, deodorant
- _ towel and washcloth
- _ sewing kit
- _ shampoo
- _ feminine hygiene items

CLOTHING & BEDDING

- _ rain gear
- _ sleeping bags and pillows
- _ extra shoes and work boots
- _ extra clothes

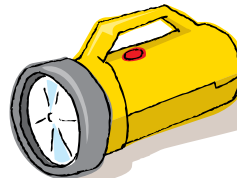
COMMUNICATION EQUIPMENT

- _ battery operated radio
- _ extra batteries
- _ NOAA weather radio
- _ cellular phone



CHILDREN'S SUPPLIES

- _ quiet toys
- _ coloring book
- _ crayons
- _ puzzles
- _ books
- _ cassette player
- _ extra batteries



LIGHTING

- _ waterproof flashlights
- _ fluorescent distress flag
- _ extra batteries

COOKING EQUIPMENT

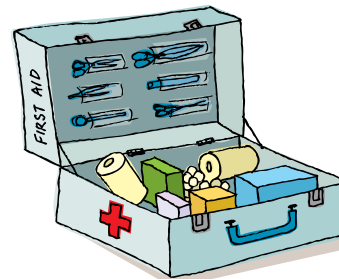
- _ gas grill
- _ extra propane gas
- _ barbecue grill
- _ lighter fluid/charcoal
- _ sterno stove
- _ outdoor cooking utensils
- _ manual can opener
- _ bottle opener
- _ disposable eating utensils
- _ disposable plates and cups
- _ paper towels

PAPERS & VALUABLES

- _ birth certificates
- _ social security cards
- _ marriage records
- _ death records
- _ computer back-ups
- _ small valuables
- _ legal IDs
- _ extra cash
- _ deeds
- _ mortgages
- _ stocks and bonds
- _ checking account information
- _ savings account records
- _ household inventory (photos or videotape)
- _ driver's license

FIRST AID SUPPLIES

- _ first aid handbook
- _ scissors, tweezers
- _ thermometer
- _ first aid tape
- _ gauze rolls
- _ large non-stick pads
- _ Band-Aids™
- _ arm sling
- _ snake bite kit
- _ cotton swabs
- _ ice/heat packs
- _ latex gloves
- _ safety pins



INTERNAL MEDICATIONS

- _ aspirin/acetaminophen
- _ sore throat lozenges and spray
- _ prescription medication
- _ laxative
- _ eye drops
- _ antacids
- _ nose spray
- _ vitamins
- _ cough medicine
- _ ear drops



EXTERNAL MEDICATIONS

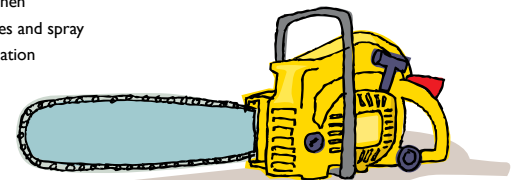
- _ antibiotic ointment
- _ antibacterial soap
- _ baking soda
- _ hydrogen peroxide
- _ calamine lotion
- _ betadine
- _ lip balm
- _ antifungal cream
- _ sun block

SANITARY ITEMS

- _ emergency toilet
- _ plastic garbage bags
- _ paper towels, toilet paper
- _ liquid detergent
- _ disinfectant

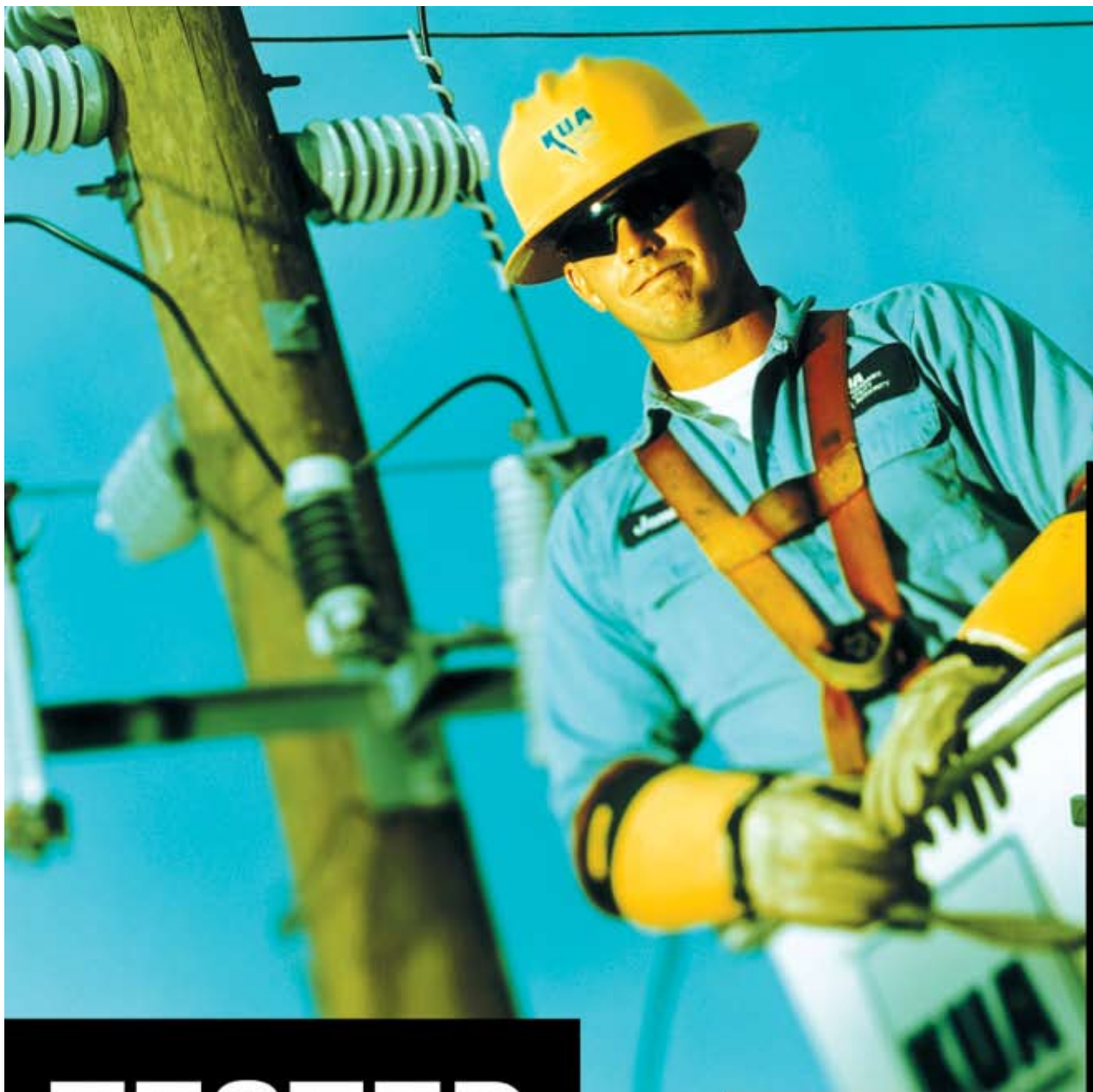
CLEANUP SUPPLIES

- _ washing detergents
- _ mops, brooms, etc.
- _ buckets, extra hose
- _ old blankets, towels, rags
- _ large plastic bags
- _ rubber gloves
- _ bleach, disinfectants
- _ camera and film (used to photograph home before clean up)



SAFETY SUPPLIES

- _ fire extinguisher
- _ waterproof matches
- _ work gloves
- _ work knife
- _ shovel, hand saw, ax
- _ hammer, nails, tarp, duct tape
- _ small boat
- _ chain saw
- _ generator
- _ wet/dry vacuum
- _ extra oil, gas



1701 W. Carroll Street
Kissimmee, FL 34741
407-933-7777
www.kua.com

TESTED

Our darkest moment. Our finest hour. It's hard to imagine a scenario more difficult than three major hurricanes in 45 days. It's equally hard to imagine a response more inspiring than that delivered by our exceptional employees during the 2004 hurricane season.

KUA emerged from the trials of Charley, Frances and Jeanne an even more responsive, prepared and vigilant utility.

When the storm lets up, we won't.