Hurricane Handbook KISSIMMEE UTILITY AUTHORITY 2004



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Free Calls to Orlando

Free Calls to Orlando!

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Residential Line

Free Calls to Orlando!

Unlimited In-State and State-to-State Long Distance Free Features: Voice Mail, Call Waiting, Call Block, Repeat Dialing, Call Return, Caller ID with Anonymous Call Rejection, Call Forwarding, Three-Way Calling, Call Selector, Speed Dialing, Call Tracing

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Residential Line

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100 Free Minutes of State-to-State Long Distance

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(407) 933-9800

Contents ble

How to be Prepared

MESSAGE FROM KUA PRESIDENT AND GENERAL MANAGER OSCEOLA COUNTY DIRECTORY OF IMPORTANT PHONE NUMBERS MEMORABLE HURRICANES LESSONS LEARNED FROM HURRICANE ANDREW EMERGENCY TERMS	2 3 4 5 6
STORM COUNTDOWN:	
PREPARING FOR HURRICANE SEASON	8
TROPICAL STORM PREPARATIONS	10
HURRICANE NAMES AND SAFFIR/SIMPSON SCALE	12
HURRICANE WATCH	13
HURRICANE WARNING	14
EVACUATION ROUTES	15
HURRICANE TRACKING MAP	16
EVACUATION PHASES	18
BEFORE YOU LEAVE	19

KISSIMMEE UTILITY AUTHORITY HURRICANE HANDBOOK

KEEP YOUR FAMILY SAFE DURING THE STORM	20
EMERGENCY SHELTERS	21
PROVISIONS FOR FAMILY MEMBERS WITH SPECIAL NEEDS	22
AFTER THE STORM	23
GENERATOR SAFETY	24
POWER OUTAGE Q&A	25
INSURANCE CLAIMS	26
PETS AND LIVESTOCK	27
BUSINESS PREPARATIONS	29
HURRICANE SURVIVAL KIT	30
MY FAMILY DISASTER PLAN CHECKLIST	31
IMPORTANT NUMBERS/NOTES	32
	EMERGENCY SHELTERS PROVISIONS FOR FAMILY MEMBERS WITH SPECIAL NEEDS AFTER THE STORM GENERATOR SAFETY POWER OUTAGE Q&A INSURANCE CLAIMS PETS AND LIVESTOCK BUSINESS PREPARATIONS HURRICANE SURVIVAL KIT MY FAMILY DISASTER PLAN CHECKLIST

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 Jade McGovern, Popcorn Initiative, City of Kissimmee, Osceola County, Osceola County Office of Emergency Management, Florida Division of Emergency Management, Federal Emergency Management Agency, National Flood Insurance Program, National Oceanic and Atmospheric Administration, Mike Mouton, Dana Otillio and the Lafayette Utilities System.



A Message

from Kissimmee Utility Authority President and General Manager



Dear Osceola County Residents,

Hurricane season is once again upon us, and although our location in the center of the state typically spares us from Category 4 and 5 hurricanes, we have learned about the devastation these storms cause from helping others after Hurricane Andrew in 1992 and Georges in 1998. Although they did not impact our area directly, these storms serve as reminders that we must not become complacent about the level of damage they can cause. We most recently saw the impact of a less severe storm in 1995 following Hurricane Erin.

That is why Kissimmee Utility Authority (KUA) is extending a hand to the residents of Osceola County with this Hurricane Handbook. It is a necessary and effective tool you and your family can use to prepare in advance for the potentially devastating effects of hurricanes, tropical storms or other natural disasters.

Over the years KUA has continually worked to fine-tune our customer service and electricity restoration plans to respond efficiently if a storm strikes.

Each year our employees participate in a mock disaster drill to prepare the utility should a hurricane or tropical storm strike somewhere in KUA's 85-square mile service area in Osceola County. This storm season, all of KUA's 300 employees were trained as part of the drill.

Immediately after hurricane-force winds diminish, KUA's crews are dispatched to patrol and assess damage and begin the complex process of power restoration. Our entire focus following a severe storm or hurricane is to minimize customer inconvenience and restore electricity as quickly as possible, in the safest manner possible.

So, while KUA plans for the safety of the community's electrical system, it's up to you to plan for the safety of your family. I urge you to thoroughly review this guide, share it with your family and work together to build a family disaster plan. Practice your disaster plan often and keep this guide close at hand during hurricane season.

Together we can help keep our community safe.

ames C. Welsh

Sincerely,

James C. Welsh

President and General Manager

Directory

EMERGENCY NUMBER

FIRE, POLICE, MEDICAL ...911

Osceola County Special Needs Program 407-343-7000

Osceola County Office of Emergency Management Access Hotline: 407-343-6942

POLICE DEPARTMENTS

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

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

St. Cloud Police Department Phone: 407-891-6700

HOSPITALS

Osceola Regional Medical Center 700 W. Oak Street, Kissimmee, FL 34741 Phone: 407-518-3800 - (Emergency Room) Phone: 407-846-2266 - (Non-emergency) www.osceolaregional.com

Florida Hospital - Kissimmee 200 W. Hilda Street, Kissimmee, FL 34741 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: 407-892-2135, ext 3000 -

(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: 407-303-4350 (Emergency Room) Phone: 407-303-4000 (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 Phone: 407-957-7373 www.ouc.com

WATER COMPANIES

Toho Water Authority Phone: 407-518-2161 (City Hall) Phone: 407-933-7777 (KUA) (new service, billing, reading and consumption questions) www.kissimmee.org

City of St. Cloud/OUC Phone: 407-957-7373 www.stcloud.org

O & S Water

Phone: 407-846-2650

Florida Government Utility Authority

Phone: 407-933-5302

COMMUNITY ASSISTANCE

American Red Cross Phone: 407-847-2780 centralflorida.redcross.org

Osceola County Community Action

Phone: 407-846-8734

Osceola County Council on Aging Phone: 407-846-8532 Senior Helpline: 407-847-4357 www.occoa.org

Meals on Wheels www.osceolacouncilonaging.mealsonwh eels.ws

The Salvation Army Phone: 407-931-4343

www.salvationarmysouth.org/FLA.htm

GAS COMPANIES

(Natural)

TECO Peoples Gas

Phone: 877-832-6747 or 407-425-4662

www.peoplesgas.com

Kissimmee-St. Cloud Gas Company

Phone: 407-847-3582

Parks Propane Phone: 407-847-4171

TELEPHONE COMPANIES

Kissimmee Utility Authority with **Sparks Communications** Phone: 407-933-9800 www.kua.com

Sprint Telephone Company Phone: 800-339-1811 or 407-390-8002 www.sprint.com

TELEVISION CABLE

Bright House Networks Phone: 407-847-8001 www.mybrighthouse.com

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

sanitation.asp

Phone: 407-397-7653

TRASH PICKUP INSIDE THE **CITY OF KISSIMMEE**

Sanitation Division Phone: 407-518-2507 (Special Pickups) For account and billing information: Kissimmee Utility Authority Phone: 407-933-7777 www.kissimmee.org/departments/pw/

Osceola County Recycling Hotline:

TRASH PICKUP OUTSIDE THE CITY

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

Florida Recycling Services, Inc. Phone: 407-892-2298 www.recyclingit.com

OTHER

Kissimmee City Hall Phone: 407-847-2821 www.kissimmee.org

Osceola County Health Department (Kissimmee) Phone: 407-343-2000 (St. Cloud)

Phone: 407-892-2973 www.osceolahealth.org

Poison Information Center Phone: 800-282-3171

Osceola District Schools Phone: 407-870-4600

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

Animal Control Phone: 407-892-5292

TRANSPORTATION

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

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

WEATHER

Florida Weather Information www.iwin.nws.noaa.gov/iwin/fl/fl.html

National Hurricane Center www.nhc.noaa.gov

National Weather Service www.nws.noaa.gov

National Oceanic & Atmospheric Administration www.noaa.gov

The Weather Channel www.weather.com

STORM PREPARATIONS

Red Cross - Preparing for a Hurricane www.redcross.org/services/disaster/ keepsafe/readyhurricane.html

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

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

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

Weather Safety www.weather.com/safeside/tropical/ index.html

Memorable

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. Four deaths were blamed on Erin, and seven people were reported missing at sea. Officials projected insured losses as high as \$360 million from Erin's two-day trek through Florida.

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 the Oct. 5. The cyclone was last seen over the eastern Great Lakes on Oct. 6.

Hurlbert Field, Florida 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 in damage attributed to Opal in the United States.

Opal was responsible for nine deaths in the United States, 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

The most destructive United States hurricane 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 4. 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 a peak gust of 164 mph, while a 177 mph gust was measured at a private home.

Hurricanes

Andrew is responsible for 23 deaths in the United States and three more in the Bahamas. The hurricane caused \$26.5 billion in damage in the United States, 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 westnorthwest 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 up to 150 mph. Donna caused storm surges of up to 13 feet in the Florida Keys and 11 feet 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 United States. The Leeward Islands, Puerto Rico and the Bahamas reported 114 deaths. The hurricane caused \$387 million in damage in the United States and \$13 million elsewhere along its path.

Florida Keys Labor Day Hurricane, 1935

The Florida Keys 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 Keys 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, Virginia two days later.

The combination of winds and tides were responsible for 408 deaths in the Florida Keys. Damage in the United States was estimated at \$6 million.

Lessons Learned from Hurricane Andrew

Twenty-seven quiet summers had passed since the last deadly hurricane hit Florida. Residents had fallen into a false sense of security and paid little attention when the National Weather Service reported a tropical depression forming near Africa. Residents believed like so many others before it, Andrew would take a northerly turn and miss the Florida peninsula. But by Aug. 23, 1992 Hurricane Andrew was closing in. Panicked shoppers jammed stores in search of emergency items. Roadways were clogged with last minute evacuators, though many only went a few miles. Thousands would decide to stick it out at home.

On Aug. 24, 1992, Hurricane Andrew pummeled south Florida as the third-strongest hurricane on record to hit the U.S. mainland. It crossed the Gulf of Mexico and two days later hit Louisiana and Texas. At the time, Andrew was classified as a Category 4 storm. Its winds were so ferocious, it blew away the measuring instruments meant to gage it, and in 2002 the National Oceanic and Atmospheric Administration reclassified the storm as a Category 5. Andrew was directly responsible for 26 deaths, however including indirect loss of life the death toll was 65. Regardless of category, Hurricane Andrew holds its place in the record books, in history and in the minds of the storm's survivors, as one of the most destructive hurricanes ever. And, it brought with it many harsh lessons and mistakes we can learn from.

Lessons in Preparation

Hurricane Andrew remains one of the most costly disasters in U.S. history. In Florida, more than a quarter million people were left homeless, 82,000 businesses were destroyed or damaged and about 100,000 residents of south Dade County permanently left the area in Andrew's aftermath. Reports show proper preparation in several areas could have reduced

the death toll, the cost to homeowners, the cost to insurance agencies, and the emotional toll the storm took on residents.

Taking precautions well in advance of a storm is one of the most important lessons we can take away from Hurricane Andrew. Shop for emergency items well in advance. Make a disaster plan, including evacuation routes and destinations. Have copies of important paperwork easily accessible in case an evacuation is ordered. Preparation will be invaluable and is discussed in more detail throughout this handbook.

Lessons in Post-Hurricane Relief

Five days after the storm, Maj. Gen. Richard B. Griffits landed in Homestead with 23,000 troops, the biggest peacekeeping domestic military operation in U.S. history. The devastation stunned him. In the first few days, no rescue agency had been able to take action fast enough to help the storm's victims. Hungry residents lined up for blocks for food, water and supplies that never arrived.

One of the greatest lessons we can learn from Andrew is, although most people expect federal, state and local governments to react immediately after a storm, depending on the severity, that may not be possible. If you choose to stay at home through a hurricane, expect some delays of emergency relief and be prepared to sustain yourself and your family for several days. That includes food, water, clothing, shelter and medications. Remember, during and immediately after hurricanes, other kinds of emergencies can still happen at a time when you may be without electricity or phone service

Lessons in Insurance

Andrew's damage was tremendous - \$16

billion in insured losses. In the years following, insurance premiums doubled and tripled. Residents found their homeowners policies were not being renewed, many insurance companies were leaving the state all together. The reason: hurricanes. Insurers discovered their premiums had simply been too low for too long; they didn't have enough capital. Many victims found their insurance policy didn't cover damages they thought were covered. Everyone underestimated the devastation a major storm could cause on the state.

Insurance companies and residents got a big wake-up call. Many insurers have addressed their side of the problem, but it's up to homeowners to review their policies yearly and update them appropriately. After a hurricane hits is too late to discover your policy won't cover your claim. The steps discussed in this handbook about insurance should be taken well in advance of a storm to prepare you to file insurance claims if the need arises.

Lessons in the Emotional Toll

After Hurricane Andrew, many survivors experienced unusual behavior due to the traumatic experience: continuously looking for good places to hide, not wanting to hang photos on the wall, or even not going more than a couple blocks from home. The emotional toll was substantial. Domestic violence complaints in Dade County shot up 40 percent. Divorce rates rose by 30 percent. Some storm survivors are still battling psychological problems.

It's common for people to experience a range of emotions during and after a devastating hurricane. Be prepared to deal with the situation emotionally and help others do the same. Be patient with yourself and others.

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 reentry 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.

Terms Should Know

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 now a 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 Emergency Access Hotline: (407) 343-6942.

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 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 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 the 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.

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

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 Hurricane Handbook — and with hurricane season already underway, it's time to put the handbook to good use by completing your Family Disaster Plan. 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

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:

((IMPORTANT 1))

Never tape your windows, it offers no protection. Windows are usually broken from flying debris, which then become dangerous, sharp flying objects.

Storm

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 "clean-up drill" to practice gathering these items quickly and putting them in a safe location.

Hurricane Names

2004

ALEX LISA **BONNIE MATTHEW CHARLEY NICOLE DANIELLE** OTTO **EARL** PAULA **FRANCES RICHARD GASTON SHARY HERMINE TOMAS IVAN** VIRGINIE **JEANNE WALTER KARL**

2005

LEE ARLENE **BRET MARIA CINDY** NATE **DENNIS OPHELIA PHILIPPE EMILY FRANKLIN RITA GERT STAN HARVEY TAMMY IRENE** VINCE **JOSE WILMA KATRINA**

2006

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

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 lowlying escape routes flood. Small craft in unprotected anchorages break moorings.

Category 3

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

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 5 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:

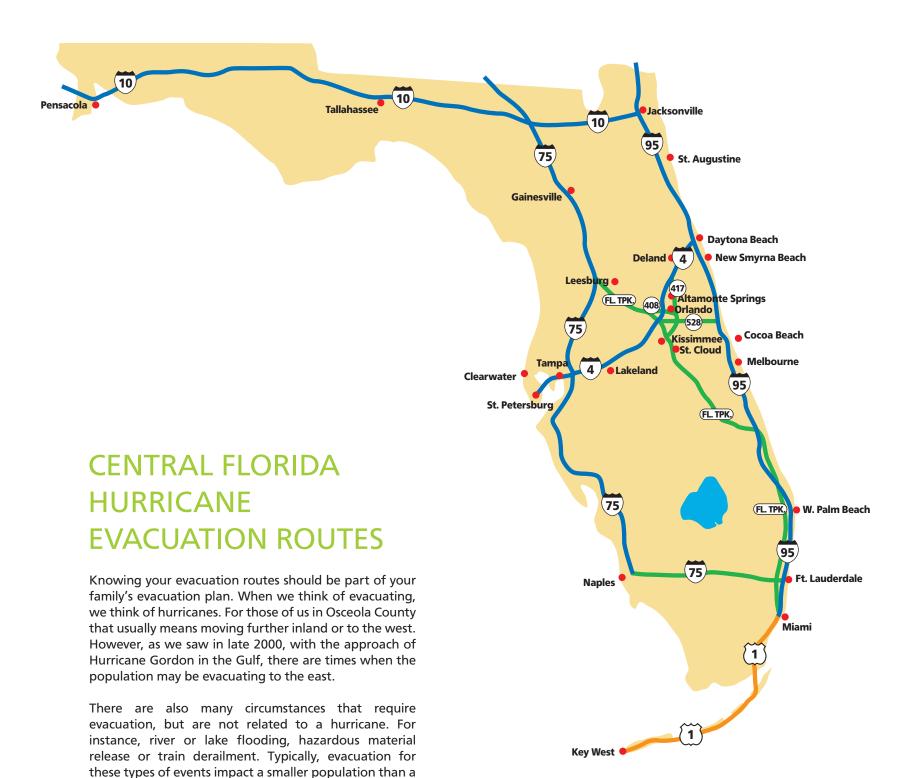
IF YOU ARE EVACUATING

- 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.



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MOD L

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.



((IMPORTANT 1))

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 12 for storm category descriptions. See page 21 for more information on emergency shelters.

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 SheltersOffer 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 your 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

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 most utility companies do 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" (Page 28) 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.

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 dissapates. 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 sewerage or other hazards.

(continued on page 25)

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 the electrical utility company, 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 electric utility workers as well.

STAY SAFE AFTER THE STORM HAS PASSED (continued from page 23)

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 Resoration Qand A

WHAT IS THE PROCESS TO RESTORE POWER AFTER SEVERE WEATHER, SUCH AS A HURRICANE?

Monitoring the electrical system and gathering information from the utility service area determine electricity restorations. To ensure safety, crews must first make sure power is no longer flowing through downed lines. Those who may see a downed line should remember to always assume it is a live wire, stay away from it and call the utility company.

After downed power lines are repaired, restoration proceeds based on system priorities. First, transmission lines to distribution substations must be repaired, as they are the most important lines carrying power from the power plant to large numbers of customers throughout the service area.

When those repairs are complete, your utility can begin restoring power from feeders to individual fused taps. Crews must evaluate the damage incurred in your area so the proper supplies and/or new hardware can be used to make necessary repairs.

WHY DOES MY NEIGHBOR HAVE POWER AND I DON'T?

Sometimes customers may see lights come back on across the street or nearby, but they remain without power. There are several reasons why this may occur:

- Some customers may have generators that provide them with an alternate source of power for their homes.
- Certain parts of a neighborhood maybe on different circuits that have already been restored or received no damage.
- The secondary service directly into your home may have been damaged, such as a detached meter. In such case, a licensed electrician must follow standard procedures for performing electrical work in Kissimmee before the utility can reconnect service to your home.

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 below 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:

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 recording 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 a 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: 850-413-3100, toll free: 800-342-2762

fax: 850-922-3865

Web: http://www.fldfs.com/companies

Tom Gallagher, Commissioner of Insurance

((REMEMBER 1))

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.

What About Pets, Livestock and Wildlife?

((IMPORTANT 1))

Animal Control facilities will 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 nonhuman 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

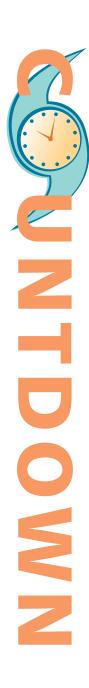
- Gather up pedigree and health records (including vaccination records) and lists of special dietary or other needs for each one of your family's pets. Keep all this information together in an easily portable envelope or box, so you have access to it at a moment's notice if the need arises.
- Include contact information for your family veterinarian

 name, address, telephone and cell phone numbers
 in the "Important Names and Numbers" fill-in page at the end of this 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."
- 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 wellbehaved. 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 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.

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 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?



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

BABY SUPPLIES

- _ diapers, baby wipes
- _ milk, food, formula
- _ clothes
- _ disposable bottles and liners
- _ blankets, sheets, bed liners $_$ medications
- _ portable crib
- _ toys



PERSONAL ITEMS

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

CHILDREN'S SUPPLIES

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





ADULT SUPPLIES

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

SANITARY ITEMS

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

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

LIGHTING

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



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

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



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)

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



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

EXTERNAL MEDICATIONS

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



INTERNAL MEDICATIONS

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



MY FAMILY DISASTER PLAN LIST

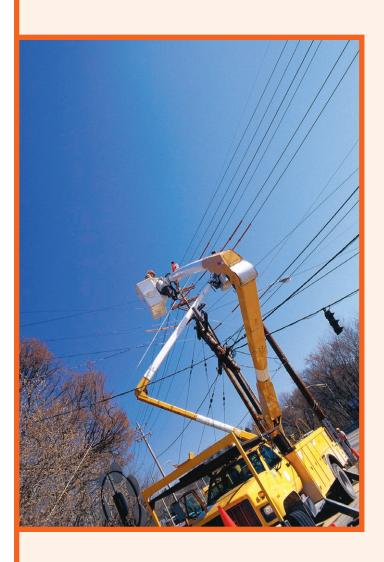
This is where you apply what you have read in the handbook in order to create your own personal disaster plan. Entering	I have made plans for my special needs family members. My plans are:
the vital information on this page now will make it easier to	
follow when it is needed.	
I plan not to evacuate and will go to a friend/family member's home. I	
have notified them and made the appropriate arrangements.	I have made plans for my pets. My plans are:
Name:	
Address:	
Phone number:	
I plan to evacuate and will go to a friend/family member's home out	I have completed my property inventory and placed in a safe, waterproof
of the at risk area. I have notified them and made the appropriate arrangements.	place. Location:
	I have made an assessment of my insurance needs. I have the following:
Name:	 Home Owners Insurance
Address:	Wind and Hail Insurance
Phone number:	 Flood Insurance
	Renters Insurance
I plan to go to a public shelter (if available).	
City:	Insurance information: Name of company, agent, phone number and
	address:
I plan to stay in a hotel/motel.	
Name of hotel/motel:	
Phone number:	
Location and city:	I have completed the necessary precautions for the following:
Alternate hotel/motel location.	Exterior Windows
Name of hotel/motel:	 Large Windows and Glass Doors
Phone number	— Garage Doors
Location and city:	Roof Gable Ends
	Roof Protection
I have calculated the driving time to my destination at approximately four	 Indoor Hazard Protection Plan
times the normal driving time, and it is:	 Outdoor Property Protection Plan
	Trees
I have studied the evacuation route that best suits my needs. My evacuation	
route will be:	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 SALEIMAINS



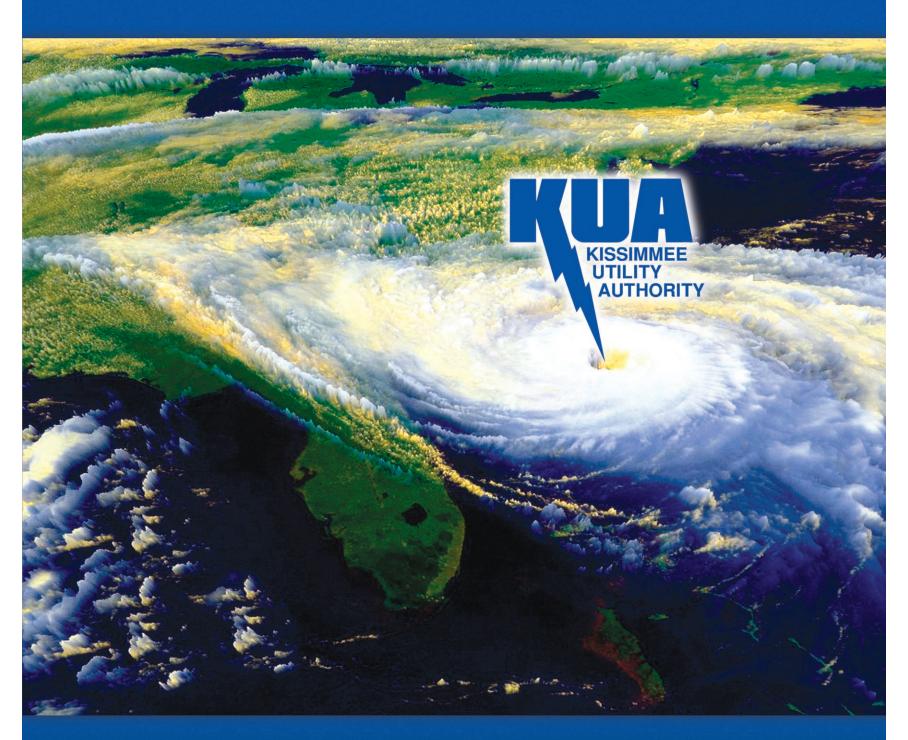


KISSIMMEE UTILITY AUTHORITY WANTS TO AID IN YOUR SAFETY DURING HURRICANE SEASON. HERE ARE A FEW TIPS YOU SHOULD REMEMBER IN THE EVENT OF A HURRICANE OR TROPICAL STORM.

- Avoid loose or dangling power lines and report them immediately to KUA, the police or the fire department.
- If power is lost, turn off major appliances to reduce power "surge" when electricity is restored.
- Do not move downed power lines.
- Do not drive over downed power lines.
- Turn off electricity in your main fuse box if you see electical system damage, such as broken or frayed wires. Do not step into water to get to your fuse box – contact an electrician.
- Check for wasterwater or water line damage contact
 KUA if you believe there is damage.
- Contact KUA at 407-933-7777 to report downed power lines or broken water or wastewater pipes.

Even When The Storm Lets Up, We Won't.

Like Mother Nature, KUA crews are ready to respond 24 hours a day.



407-933-7777

Kissimmee Utility Authority • 1701 W. Carroll Street • Kissimmee, FL 34741 • www.kua.com