

PREPAREDENESS PLANNING FOR YOU



BEFORE STORM

- Listen to radio station
- Inventory your disaster supplies
- Close windows, doors and shutters
- Turn off propane tanks
- Unplug small appliances
- Full tank of gas
- Learn community's hurricane response plan
- Evacuate if advised
- Protect all important documents



DURING STORM

- Keep the radio on
- Face away from the wind
- Stay away from windows
- Keep yourself as far insulated from the storm as possible
- Stay in the safest place in your home



AFTER STORM

- In an evacuation, only return when officials say it's safe
- Be careful of all hazards such as flooding water, broken objects, damaged tree limbs, downed wires, etc.
- Stay out of flooded buildings
- Wear protective clothing
- Drive only if necessary
- Determine the extent of the damage
- Take pictures or obtain video of all damages
- Secure your property taking all necessary measures to prevent further water damage and vandalism (Temporary Repairs)
- Keep accurate records of all expenses for temporary repairs
- Avoid making permanent repairs until your damage has been assessed by your carrier
- Make an inventory of property other than structure that was damaged
- Contact your insurance agent and/or carrier to report your claim
- Maintain damaged property until you have approval from claims representative to dispose
- Do not attempt to use electronic devices exposed to water, smoke or fire
- Avoid drinking or preparing food with tap water

While we may not be able to control or predict serious storms, WE CAN PREPARE!



Build an emergency kit that can sustain you and your family

**BUILD
A KIT**

**HAVE
A PLAN**

Have a predetermined emergency plan tailored to your needs



Each home should have a 72-hour Disaster Survival Kit

**SUPPLY
LIST**

**DEVELOP
A PLAN**

Develop a plan for your family, business and your special needs



KNOW YOUR EVACUATION ZONES:
<http://floridadisaster.org/publicmapping/>

HURRICANE PREPAREDNESS KIT



Prescription Drugs



Water Supply for
72 Hours



Plastic Sheets



Dust
Mask



Extra Batteries



Garbage Bags



Battery-powered Radio



Pet Food



Basic Tools



Duct
Tape



First
Aid
Kit



Cell Phone,
Chargers &
Solar Charger



Towels



Food Supply for
72 Hours



Flashlights



Manual Can Opener



Moist
Towelettes



Whistle



Plastic Ties

Not evacuating and staying home?

- Ensure you have enough food, water, medications, and other supplies in your survival kit to last at least 2 weeks.
- Turn refrigerator to coldest setting and keep closed.
- Turn off propane tanks.
- Unplug small appliances.
- Fill bathtub and other containers with water for cleaning and flushing. Additional water is stored for drinking.
- Cover all windows and other openings with hardened protections. If you do not have manufactured shutters, cut plywood and secure to protect the windows.
- Close all interior doors and brace outer doors.
- Select an interior room to use as a safe room.
- Plan as though you were evacuating and have enough cash on hand to sustain purchasing of gas, food, and other supplies in the days following the storm.
- If you have a generator, ensure you have enough gas on hand to sustain usage for several days.
- Ensure you have sufficient medications in case you are confined to your home for several days. Post-storm there may not be any electricity and pharmacies will probably be closed even with a minor storm.
- Plan to cook on a camp stove or grill in the days immediately after the storm passes.



Home Inventory

- Video or pictures

Home Security

- Windows
- Roof
- Garage Door
- Clear miscellaneous items that are outside of the house

Document Checklist

- Important numbers and emergency contacts
- Credit cards
- Medical records and blood type
- Prescription information (list of medications, dosage, prescription numbers, etc.)
- Doctors' name, address and telephone number
- Cash for emergencies
- Bank account numbers
- List of savings and investments, including CDs, stocks, bonds and mutual funds
- Household inventory - either a paper copy, video recording or computer disk
- List of insurance policies with name of company, type of policy and policy number
- Copy of wills, trust documents and living wills
- Titles for your house, car and other property
- Birth, marriage, divorce, death and adoption certificates
- Passports
- List of family advisors: accountant, attorney, banker, doctors, dentist, employer, financial adviser, insurance agents and religious leader
- Educational and military records
- Other special papers that would be difficult or impossible to replace if lost
- Driver's license or personal identification cards



SURVIVING THE STORM

Transportation

Make Sure Your Car is Serviced and Ready for a Long Drive

- Check your tires, belts, hoses, filters, oil and air-conditioning
- Make sure you have jumper cables, road flares or reflectors, a first aid kit and a can of non-flammable inflatable tire repair compound
- Have car chargers for phones, laptops and/or a small power inverter to convert the car's DC battery power into an AC plug
- Pack an empty gas can in case you need to get more gasoline

If You Do Not Have a Car, Arrange Transportation:

- PSTA buses will run nearly all their routes until it's no longer safe to travel
- PSTA will attempt to operate all routes until winds reach tropical
- All rides are free during an evacuation

Call the PSTA Info Line (727) 540-1900. For current route information during a storm, go to

<http://www.psta.net/index.php>



Prescription Medications

- Have a supply of your medications on hand

What happens when an emergency is declared and your insurance company claims it is too early for you to get a refill?

In 2006, the Legislature passed the Emergency Prescription Refill bill (Florida Statute 252.358 and 462.0275).

This law requires all insurers and managed-care organizations to suspend refill-too-soon restrictions when a patient seeks a refill in a county:

- Currently under a hurricane warning issued by the National Weather Service; or
- Declared to be under a state of emergency in an executive order issued by the Governor; or
- Has activated its Emergency Operations Center and its emergency management plan.

This law also allows patients outside of these areas to get an emergency 72-hour refill if the pharmacist is unable to readily obtain refill authorization from the doctor. Please talk with your doctor and pharmacist now about how this new law can affect your prescriptions.

How to Register for Special Needs

- Fill out form and send to the address on form. You can fill this out online as well.
- If you sign up for the special needs registry, you will be asked about your transportation plans. If you need a ride to a shelter, your local fire department will be in contact with you to make arrangements when the time comes to evacuate.

What about my pet?

- Service animals may go with you, but other pets need to be cared for by making prior arrangements. If you are registered and eligible to go to a special needs shelter, call Pinellas County Animal Services at (727) 582-2600 to register your pet. Animal Services will make arrangements for your pet to be taken to a host home.

If you are going to a pet-friendly shelter you are responsible for your own transportation.

Special Needs Shelter Locations:

- **Dunedin Middle School**
70 Patricia Ave., Dunedin
- **Oak Grove Middle School**
1370 S. Belcher Rd., Clearwater
- **John Hopkins Middle School**
701 16th St. S., St. Petersburg

Special Needs Registration Information

[Hillsborough County Special Needs Shelter](#)
[Pinellas County Special Needs Shelter](#)
[Sarasota County Special Needs Shelter](#)

Follow link for registration.



After the Storm How to Re-enter the County

If you have evacuated out of the area, returning home can have some challenges if a storm has done significant damage to the county. Bridges and roads may be closed due to damage, flooding or debris. Officials may have entire areas closed off to everyone, even residents. So before heading home, be sure to watch or read the news to learn the latest information about road conditions and damage reports for Pinellas County and surrounding areas.

In an effort to prevent looting and burglary after a largescale mandatory evacuation, the Pinellas County Sheriff's Office and the barrier islands have joined forces to provide free Emergency Access Permits to all businesses and residents. Once a mandatory evacuation order has been lifted, Emergency Access Permits will be required to re-enter an evacuated area.

You will be asked to hang the permit from your vehicle's rearview mirror for re-entry post-evacuation. Law enforcement posted at city entrances will scan the barcode on your permit to verify your residence.

[To Obtain a Permit for Barrier Islands and Beach Residents/ Business Owners](#)



SHELTER LOCATIONS

[Hillsborough County Shelter Information](#)

[Pasco County Shelter Information](#)

[Pinellas County Shelter Information](#)

[Sarasota County Shelter Information](#)

CLAIM FORM

IMPORTANT INFORMATION

Ensure that all sections of the claim form are fully completed. Note that claims payment may be delayed if the form are not completed in full. The form should be returned to us within six months of the initial loss.

Enclose the original invoices, photocopies, receipts and credit card vouchers and write clearly in black ink and BLOCK CAPITALS.

Complete a new / separate claim form for:

- each in patient / resident

If you have more invoices, you do not need payment information.

WHAT TO DO WHEN REPORTING A CLAIM?

When reporting a new Property loss, the following information is needed to get your claim reported to the carrier as quickly as possible:

- The date of loss
- The address of the unit(s)/building(s) involved
- Contact information for the association's best point of contact (usually the property manager or a board member)
- A description of the type of damage and how the loss occurred
- What actions have been taken to date (called remediation company, fire dept., etc.)
- Provide any additional documentation, photos, invoices, etc. that have been received to date.

For Liability losses (injuries or 3rd party property damage) , please provide the below in order for us to report your claim as quickly as possible:

- The date of loss
- Contact information for the association's best point of contact
- Name and contact information of injured party
- Loss description of how incident occurred and what was injured/damaged
- Address/location of where incident occurred
- Provide any additional photos, incident reports, or information received to date.

Feel free to use PCClaims@BouchardInsurance.com in the case of an emergency as this inbox is monitored by multiple people.

For more information, Contact:

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