

SLIM FIXIN's Tidbit of the Day:

Disaster preparedness: How to be ready for the next big storm

What you can do to safeguard your home and family

There's no telling whether the rest of this hurricane season will bring anything like Superstorm Sandy, which flooded more than 150,000 homes, killed more than 140 people, and left about 8.5 million homes in 20 states without power. A relatively minor storm can also cause major damage if it includes high winds, heavy rain, or tree-snapping ice or snow.

Even a simple blackout can happen at any time and last for days. More than a half-million New Jersey residents were still without power two weeks after Sandy. And if you think most home-insurance policies cover disasters, think again: Flood insurance is just one of the "extras," assuming it's available in your area.

This report lays out the essentials you'll need to help protect your home and the people in it before disaster strikes. Here's where to start:

Protect people and property

Cover windows properly. Experts used to recommend taping windows to limit breakage to a few large pieces, rather than many smaller ones. But small and large pieces can be equally deadly. A safer bet: Keep windows shut and close blinds, shades, and drapes. Longer-term, consider impact-resistant windows or hurricane shutters (about \$40 per square foot), which might also net you an insurance discount.

Secure outdoor items. High winds can turn lawn chairs, potted plants, trash cans, and other outdoor items into deadly projectiles. Move whatever you can into a garage, a shed, or a basement.

Park cars on high ground. Two feet of floodwater can carry a car away. What's more, driving in water just 8 inches deep can ruin the engine if the water seeps in through the air intake. Park at a high elevation or on a hill—but not beneath trees.

Protect your valuables. Move what you can to higher floors if you expect flooding. Also think ahead by documenting and photographing items you'd include in an insurance claim if lost or ruined.

Stock up on essentials

Build an emergency kit. It should have a whistle to attract help, dust masks, duct tape, a wrench or pliers to turn off water if needed, flashlights and batteries, and local maps. Plan on 1 gallon of water per person per day for at least three days. Include moist towelettes, garbage bags, and plastic ties for personal sanitation. Also consider changes of clothing and sleeping bags or blankets.

Be prepared for injuries. A first-aid kit should be stocked with bandages in various sizes, sterile dressings and gloves, hand sanitizer and antibiotic towelettes, a thermometer, pain medicines, tweezers, and scissors.

Fuel up. Fill all of your vehicles' tanks, because gas stations could lose power. -Remember that most gas generators -require roughly 12 to 20 gallons of gas per day. Also figure on at least a gallon of gas for extensive chainsawing. *Store all fuel away from the house.*

Have the right phones. Keep at least one corded phone because cordless phones require AC power. A post-Sandy survey also found that cell phones were more reliable than landline phones, though we lack data on differences for fiber and cable vs. older copper-wire systems. Be sure cell phones are charged. And have an out-of-town contact you can call, because long-distance phone service can be more reliable than local service during and after a storm.

Get the right foods. Frozen food may last two days without power, but refrigerated items can spoil after 4 hours. Keep at least a three-day supply of nonperishable foods such as crackers, whole-grain cereals, and canned foods. And don't forget the manual can opener.

Check your fire extinguishers. You should have one with a minimum classification of "2-A:10-B:C" on each floor. Check the dial or pop-up pin for adequate pressure each month. Professionally repressurize extinguishers older than six years, and replace any older than 12 years.

Prepare for special needs. Tell your utility and local fire department before a storm if someone in your home uses an oxygen concentrator, ventilator, or medical bed; your power could be restored sooner. And keep a one-month supply of medication during hurricane season.

Tune in. A battery-powered or hand-cranked radio will keep you connected if your computer or the Internet is down. NOAA (National Oceanic and Atmospheric Administration) weather radios are also handy for emergency information.

Have some ready cash. Banks and ATMs could be out of service, assuming you can get to them.

Stay safe during the storm

Find the safest place. Stay in a central room without windows. Have kids? Ease the fear factor with books, a toy or two, and if you have power or a generator, some movies and video games.

Avoid electrocution risks. Don't use any plug-in device if flooding or wetness is nearby. Landline phones can also be a shock hazard in an electrical storm. If you must make a call during a storm, use a cell or cordless phone if possible—or use a land-line phone's speaker mode to reduce contact with the handset. Avoid baths and showers until the storm passes. And watch out for downed power lines and live wires.

Use cars safely. Obey emergency crews and follow designated routes. If your vehicle stalls in water, shut off the ignition and seek higher ground; the leading cause of Sandy-related deaths was drowning.

Do some damage control afterward

Do a mold check. Mold can start in as little as 24 hours after a flood and will keep growing as long as relative humidity stays above 55 to 60 percent. Put soaked items outdoors and save what's ruined for the insurance adjuster. Run a dehumidifier, and clean affected areas with detergent and water or a bleach solution. You'll need a mask and protective gloves if you do that yourself. For serious mold, hire a pro.

Inspect heating equipment. If any part of your furnace, boiler, or gas heater was submerged, have a pro check and recondition the equipment before you switch it back on. Internal damage could cause a fire, explosion, or shock hazard.

Check your vehicle. Suspect flood damage? Don't try to start it until it has been professionally inspected. Salt water is especially corrosive, but even freshwater that's high enough to reach carpeting can damage computers and other electronics.

Try to make only one claim. One larger claim is better than two small ones because multiple claims within the same year are likelier to get you dropped or reassigned as high-risk.

Home insurance: Are you really covered?

Based on the ad slogans, you'd think home insurers were everything from good neighbors to lifelong friends sworn to be "on your side" come hell or high water. But of the more than 8,000 people who endured Superstorm Sandy, just 54 percent of those who filed claims were highly satisfied with how they were handled. That's just a notch above the 51 percent who said that after Hurricane Katrina.

Knowing what is—and isn't—covered before the next big storm can help you make sure you aren't stuck for the bulk of any repairs. Here are some of the most common home-insurance myths, and steps that can help put you in good hands:

Myth	Reality	What to do
A standard home-insurance policy includes disaster coverage.	Coverage for floods, hurricanes, and earthquakes usually costs extra, assuming you can get it. Flood damage was the most frequent problem cited by our Superstorm Sandy survey respondents, yet 30 percent lacked that coverage. And most who had it didn't have enough.	Ask to see any policy exclusions or limits in writing now. Then consider adding separate coverage for some or all of the risks your policy excludes before the next major storm. Premiums average \$600 per year for flood insurance alone. Expect a hefty deductible for, say,

		<p>earthquakes in a high-risk area such as San Diego, where the amount for a \$317,000 house can come to \$31,700.</p>
<p>I'll get my home's current market value if it's destroyed.</p>	<p>Most homeowners who suffer catastrophe are underinsured, according to United Policyholders, a San Francisco nonprofit that has surveyed and assisted disaster survivors nationwide since 1991. It's up to you to boost coverage as needed to be sure you get what your home is really worth, especially when home prices are rising, because insurers compete on lower premium prices.</p>	<p>Ask your insurer for a customized estimate of your home's replacement cost. Then consider checking other insurers to see which offers the most coverage for the lowest monthly premium. And consider buying an extended-coverage rider, which compensates for the surges in material and labor costs that often follow a serious storm.</p>
<p>I can expect a quick and friendly payout like the kind in the commercials.</p>	<p>Be prepared for a fight, especially with large claims. Fully 20 percent of home claims were still pending for homeowners we surveyed six months after Sandy—with almost 50 percent of them for \$40,000 or more. You'll also need plenty of documentation, including details such as cost, purchase dates, and serial numbers for appliances, furniture, and other items.</p>	<p>Get the Know Your Stuff home-inventory app or software for smart phones or computers from the Insurance Information Institute at iii.org/software. We also suggest getting your own contractor estimates for repairs. Another option is a public adjuster, who usually charges 10 percent of the payout but could get you far more. Find one at napia.com, the website of the National Association of Public Insurance Adjusters. Still having problems? Try griping to your state's insurance commissioner—or threatening to. Half of complaints to insurance commissioners through June of this year have related to delayed, denied, or otherwise unsatisfactory settlements.</p>
<p>My neighbor's insurer pays if his tree falls on my house or car.</p>	<p>Your neighbor's policy pays for damage to your home only if the tree was obviously rotted or dead before it fell, making it a neglected hazard. Otherwise, your homeowner's policy covers your home and your auto policy covers your car, whether the tree was yours or your neighbor's. Expect to foot</p>	<p>Keep a watchful eye on your neighbor's trees. Send a friendly e-mail if any look sick or damaged so that you can document the problem for later if necessary. Also have trees on your property inspected at least yearly by an arborist.</p>

	most or all of the bill to remove the tree if it's yours and it simply blew over without hitting anything.	
My landlord's policy covers me if I'm a renter.	No dice. A landlord's insurance policy covers only the landlord's building and personal liability, not yours.	Buy renters insurance to protect your possessions and cover the extra expense of temporary housing if your home is uninhabitable, along with potential injury and other personal-liability costs.

Important emergency sites

Federal Emergency Management Agency (ready.gov). The site has storm-related tips. You can download a free app with tips and a map of FEMA Disaster Recovery Center locations and shelters.

American Red Cross (redcross.org). It assists families after storms and, at safeandwell.communityos.org/cms, helps family members reconnect after a storm. Hurricane by American Red Cross is one of several of its free apps with tips specific to storm type.

National Oceanic and Atmospheric Administration (noaa.gov). Its weather.gov website hosts weather alerts searchable by ZIP code.

Gas Buddy (gasbuddy.com). The site helped users find working stations after Superstorm Sandy. Its free Gas Buddy app lists stations by proximity and price.

Protect your papers

You'll want important documents handy, especially if your home is uninhabitable after a storm. Store the documents here in a waterproof bag in a locked file or a fireproof box (and have extra copies and backup disks in a safe-deposit box or with your lawyer):

- adoption papers;
- auto-insurance cards;
- birth certificate(s);
- health-insurance cards;
- Homeowner's or renter's insurance;
- life-insurance documents;
- marriage certificate;
- mortgage or real-estate deeds;
- passports or green cards;
- power(s) of attorney;
- Social Security card(s);
- vehicle registrations and titles; and
- will and living will.

Slim Fixin's Cheat Sheet!

While forecasting methods and tools are improving year after year, people are still at great risk to tropical storms and hurricanes because they continue to build along the coastline. The following is a list of helpful tidbits that you can use before hurricane season, when a watch or warning is issued, before, during, and after a tropical storm, or hurricane strikes our area.

PRE-SEASON PREPARATION

Enter the season prepared.
Know all evacuation routes if you live close to the coast.
Make sure your home meets building codes for withstanding hurricanes, and they have storm shutters.
Have proper tools, supplies, and a first aid kit.
Have plenty of batteries and flashlights
Always have plenty of non-perishable foods on hand.

WHEN A WATCH OR WARNING IS ISSUED

Leave low lying areas.
Protect windows with plywood boards, or storm shutters.
Secure outside objects.
Make sure you have plenty of fuel and water.
Have several days' supply of food and water for each family member.
If called to evacuate, do so immediately.

BEFORE THE STORM

Be ready to put your plan and preparation into action.
Pay attention to local weather reports on radio, television, or the internet.
Have house boarded up, or have storm shutters in place.
Have plenty of food and water.
Make sure all your tools, supplies, and first aid kit available for use.
Have a secure room available.

DURING THE STORM

Stay in Secure Room.
Stay away from windows.
Do not use the phone, or candles.
Monitor Weather and Civil Service Bulletins on either regular or NOAA radio.
Have supplies on hand.
Remain indoors when the eye moves over your area because the storm will resume shortly.

AFTER THE STORM

Make sure that all is definitely clear outside, and the storm has completely passed before going out.
Report downed power lines, and stay away from them.
Use stored water and food.
Be patient. Things will take a while before they get back to normal.