

My Family Household Emergency Plan

This booklet is intended to give you a format and suggestions about information you may wish to include in an emergency plan. It is not all inclusive and should be modified to suit individual or family needs. When completing the plan, you will address the information and resources you need for a variety of disasters:

- Fires – in your home or a wildfire nearby
- Floods
- Pandemic illnesses
- Power outages
- Thunderstorms
- Tornadoes
- Winter storms – snow, ice, extreme cold

This plan can be filled in as an electronic version or printed and filled in by hand. If completed by hand, use a pencil for ease of making future corrections to information contained in the document.

Keep copies of your plan in a location known to all family members in your home as well as in your vehicles.

You might also consider creating an emergency kit containing supplies for an extended stay in your home. See page 19 for suggestions on what to include in that kit.

Keep this plan updated with current and correct information.

Plan Completed:	Last update:	Next update:

This document was created with information from the Ohio Department of Health, University of Missouri Outreach and Extension and Federal Emergency Management Agency.

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Household Members

Household Members	Relation/Birth Date	Social Security Number

Pets	Pet License Number	Vet Name & Number

Household Information

Home Address _____

Phone1 _____ Phone2 _____

Phone3 _____ Phone4 _____

E-mail1 _____

E-mail2 _____

Homeowner's Insurance (agent & policy number) _____

Mortgage (company & policy number) _____

Landlord name & number _____

Car Information

Car 1: Make _____ / Model _____

Year _____ / License # _____

VIN _____

Car 2: Make _____ / Model _____

Year _____ / License # _____

VIN _____

Car 3: Make _____ / Model _____

Year _____ / License # _____

VIN _____

Car Insurance (agent & policy number(s)) _____

Emergency Numbers

CALL 911 FOR EMERGENCY

Doctor # 1 _____

Doctor # 2 _____

Doctor # 3 _____

Fire _____

Police _____

Ambulance _____

Poison Control _____

Hospital Emergency Room _____

Urgent Care _____

Name/Number _____

Name/Number _____

Name/Number _____

Name/Number _____

Name/Number _____

Name/Number _____

Notes:

After a disaster, 911 may not be working. Use numbers you listed above.

Do you know where the nearest urgent care facility is located and can you get there without a vehicle? If not, how would your family make the trip?

It is also good to know what your community's disaster plan entails. For example, where are tornado shelters for those without a basement?

Utility and Service Contacts

Water/Sewer:	Address	Phone
	Account	Note
Electric:	Address	Phone
	Account	Note
Gas:	Address	Phone
	Account	Note
Phone/cable:	Address	Phone
	Account	Note
Home Medical:	Address	Phone
	Account	Note

Other Insurance Information (Life, Medical, Boat)

Company Name / Policy Type	Policy Number	Phone

Family, Friends, Neighbors

Name	Address/Physical Location to Home	Phone	E-mail Address / Notes
		H: _____ W: _____ C: _____	
		H: _____ W: _____ C: _____	
		H: _____ W: _____ C: _____	

Note: Identify two neighbors. Agree to check on each other.

Out-of-Area Contact #1

Name	Home Address	Home Phone	E-mail Address
	Work Address	Work Phone	Cell Phone Number

Important: During disasters, use phone for emergencies only. Local phone lines may be busy. Make one call out-of-area to report in. Let this person contact others.

Out-of-Area Contact #2

Name	Home Address	Home Phone	E-mail Address
	Work Address	Work Phone	Cell Phone Number

Work, School and Other Contacts

Household Member Name	Work/School/Other	Disaster Procedures*
	Address	
	Phone	
Household Member Name	Work/School/Other	Disaster Procedures*
	Address	
	Phone	
Household Member Name	Work/School/Other	Disaster Procedures*
	Address	
	Phone	
Household Member Name	Work/School/Other	Disaster Procedures*
	Address	
	Phone	
Household Member Name	Work/School/Other	Disaster Procedures*
	Address	
	Phone	
Household Member Name	Work/School/Other	Disaster Procedures*
	Address	
	Phone	

*Note: *Disaster Procedures: Household members should know each other's disaster procedures for work, school or other places where they spend time during the week.*

Meeting Procedures

Identify and discuss with household members places to meet if the family is not together when a disaster occurs. Consider various places depending on the scope of the disaster. For example, if the house is flooded, where should the family meet?

In or Around House/Apartment	Inside House/Apartment
	Outside House/Apartment
When Family is Not Home	Priority Location (Leave note in a designated place where you will be: i.e., neighbor, relative, park, school, shelter.)

Important Notes and Procedures

Note: People with disabilities are advised to identify two or three people at work, school, neighborhood, etc. who will assist them in the event of a disaster.

Medication List

User's Name	Medication Name	Dosage/Frequency	Reason for Taking
Doctor	Prescription No.	Date Started/Ending	Location of Medicine
User's Name	Medication Name	Dosage/Frequency	Reason for Taking
Doctor	Prescription No.	Date Started/Ending	Location of Medicine
User's Name	Medication Name	Dosage/Frequency	Reason for Taking
Doctor	Prescription No.	Date Started/Ending	Location of Medicine
User's Name	Medication Name	Dosage/Frequency	Reason for Taking
Doctor	Prescription No.	Date Started/Ending	Location of Medicine

Note: Keep on hand at least seven days of vital medications and supplies. Talk to doctor before storing medication or if you use two or more medications.

Last update of this page:

Pharmacy, Doctors, Specialists

Pharmacist Name(s)	Pharmacy Name	Phone/Address
	Pharmacy Name	Phone/Address
Specialist Name	Area of Concern	Phone
	Organization	Address
Specialist Name	Area of Concern	Phone
	Organization	Address

Note: Fill this and all sections in pencil. Update regularly. If additional information is needed, tape or staple another sheet of paper.

Allergies to Medications	Person's Name	Person's Name
	Medication	Medication
Health/Disability Information		
Special Needs, Equipment and Supplies		

Last update of this page:

Special Needs Considerations

Addressing Special Needs in an Emergency Situation

For the millions of Americans who have physical, medical or mental disabilities, emergencies present a challenge. If you or someone you know has these types of special needs, planning ahead provides the best protection when disaster strikes.

First, create a personal support network, or if you know someone who has special needs, ask to be a part of their network. A personal support network can be made of trusted people who can provide assistance if needed. If you know someone with special needs, ask what you can do to help them through an emergency. It is important to not count on just one support person. Try to include a minimum of three people for each location where you regularly spend a lot of time such as home, school or work.

Second, complete a personal assessment. Make a list of personal needs and resources for meeting them in a disaster environment. For planning purposes, it's best to base your plan on your lowest anticipated level of functioning.

Use the following questions to help you or someone you know complete a personal assessment:

- **Daily Living**
 - Personal Care – Do you require assistance with personal care or use adaptive equipment to help you get dressed?
 - Personal Care Equipment – Do you require a shower chair, tub-transfer bench or other equipment?
 - Adaptive Feeding Devices – Do you require special utensils to help you prepare or eat food independently?
 - Electricity-dependent Equipment – Do you have a safe backup power supply for equipment that runs on electricity? How long will it last?
- **Getting Around**
 - Disaster Debris – How will you cope with debris in your home or along planned escape routes?
 - Transportation – Do you need a specially equipped vehicle or accessible transportation?
 - Errands – Do you have extra groceries, medication and medical supplies if your caregiver is unable to reach you?
- **Evacuating**
 - Building Evacuation – Will you be able to evacuate your home or office independently?
 - Building Exits – Are there alternate exits such as stairs, windows or ramps you can use if elevators are shut down in an emergency?
 - Getting Help – How will you summon help if fire alarms with sprinklers ruin your electronic devices?
 - Mobility Aids/Ramp Access – What can you do if you can't find your mobility aids? What will you do if your ramps are shaken loose or become separated from the building?
 - Service Animals/Pets – Will you be able to care for your animal? Do you have someone designated to care for your animal should you be unable to? Do you have appropriate licenses for your service animal so you will be permitted to keep it with you or choose to use an emergency public shelter? (See page 13)

The following are a few more items to consider before a disaster: store backup equipment at your neighbor's home, school or workplace; have a manual wheelchair if you use an electric scooter; teach those who may assist you to operate necessary equipment and if you are vision impaired, deaf or hard of hearing, plan ahead for someone to convey emergency information if you are unable to use TV or radio.

Be sure to discuss emergency plans with family, friends, personal care attendants and anyone else in your support network.

Considerations for Pets

Preparing for the Needs and Safety of Your Pet

The most important thing you can do for the safety of your pets during a disaster is to take them with you. If it is not safe for you to stay in your home, it is not safe for your pet. Take some time to prepare for your pet's needs in a disaster. Put together a pet emergency kit. Locate hotels, boarding facilities and shelters outside your area that could care for your pet in an emergency. Identify friends or neighbors who could look after your pet. Document the information caregivers will need to know about your pet. It might also be helpful to have recent photographs and descriptions of your pets in your emergency kit.

Pet Emergency Kit

- Food and water, bowls
- Medicines
- Leashes, harnesses and carriers
- Blankets or towels for carrier bedding and warmth
- Cat litter and litter box
- Health information in case others care for your pets (complete worksheet below)
- Pet bed and toys – if you can bring these items, they could help reduce stress
- Paper towels, trash bags, newspapers and disinfectant

Pet Health Information

Pet	Feeding Schedule	Health Conditions	Notes for Caregiver

Pet-friendly Hotels, Boarding Facilities, Shelters

Location	Phone Number	Restrictions

Friends or Neighbors Who Will Care for Your Pet

Preparing for Natural Disasters

Fires

In 2005, 27 deaths in Ohio were attributed to smoke, fire or flames. In the United States, thousands of people die or are injured each year as a result of fires. Many of these fires could be prevented. Take actions to protect your home from fire and prepare your family should a fire in the home occur. Additionally, if you live on a remote hillside or in a valley, prairie or forest where flammable vegetation is abundant, your residence could be vulnerable to wildfires. These fires are usually triggered by lightning or accidents.

First, it is important to understand the basic characteristics of fire. Fire spreads quickly; there is no time to gather valuables or make a phone call. In just two minutes, a fire can become life-threatening. In five minutes, a residence can be engulfed in flames.

Heat and smoke from fire can be more dangerous than the flames. Inhaling the super-hot air can sear your lungs. Fire produces poisonous gases that make you disoriented and drowsy. Instead of being awakened by a fire, you may fall into a deeper sleep. Asphyxiation is the leading cause of fire death, exceeding burns by a 3-to-1 ratio.

Preventing Fires in Your Home

- Install smoke alarms on every level of your residence. Properly working smoke alarms decrease your chances of dying in a fire by half. Be sure to test and clean smoke alarms once a month and replace batteries at least twice a year. Alarms should be replaced every 10 years.
- Be mindful of flammable items in your home. Never use flammable liquids such as gasoline or benzene indoors. Store flammable liquids in well-ventilated storage areas and appropriately discard all rags or materials that have been soaked in flammable liquids.
- Be careful when using alternative heating sources. Use only the type of fuel designated for your unit and follow manufacturer's instructions. Place heaters at least three feet from flammable materials.
- If you have a fireplace, place a screen in front of it to keep open flames away from draperies, furniture and walls. Store ashes in a metal container outside and away from your residence. Insulate your chimney and place spark arrestors on top. The chimney should be at least three feet higher than the roof. Remove branches hanging above and around the chimney.
- Never smoke in bed or when drowsy or medicated. Provide smokers with deep, sturdy ashtrays. Douse cigarette and cigar butts with water before disposal.
- If you have concerns about the safety of your electrical wiring, have your residence checked by an electrician. Make sure outlets have cover plates and wiring is not exposed. Inspect extension cords for frayed or exposed wires or loose plugs and don't place them under rugs, over nails or across high-traffic areas. Don't overload extension cords or outlets. If you need to plug in two or three appliances, get a UL-approved unit with built-in circuit breakers to prevent sparks and short circuits.
- Install A-B-C-type fire extinguishers in your residence and teach family members how to use them.

Planning an Escape Route

- Practice escaping from each room. Make sure windows are not nailed or painted shut. Make sure security gratings on windows or other antitheft mechanisms that block outside window entry have a fire safety opening feature so they can be easily opened from the inside.
- Consider escape ladders if your residence has more than one level.
- Review escape routes with your family. Remember to stay low to the floor (where the air is safer in a fire) when escaping from a fire; check closed doors for heat before you open them; close doors behind you as you escape to delay the spread of fire.
- If your clothes catch on fire, stop, drop and roll until the fire is extinguished.
- Stay out once you are safely out. Do not re-enter.

Floods

Floods are one of the most common hazards in the United States. In Ohio, there were more than 50 flood-related deaths during the past decade. Most of those deaths occurred either from people refusing evacuation requests or from driving through a flooded roadway. Flood effects can be local, impacting a neighborhood or community, or very large, affecting entire river basins and multiple states. However, not all floods are alike. Some floods develop slowly, sometimes over a period of days. But flash floods develop quickly, sometimes in just a few minutes and without any visible signs of rain. Flash floods often have a dangerous wall of roaring water that carries rocks, mud, and other debris and can sweep away most things in its path. Overland flooding occurs outside a defined river or stream such as when a levee is breached, but still can be destructive. Flooding can also occur when a dam breaks, producing effects similar to flash floods.

Be aware of flood hazards no matter where you live, but especially if you live in a low-lying area, near water or downstream from a dam. Even very small streams, gullies, creeks, culverts, dry streambeds or low-lying ground that appear harmless in dry weather can flood.

Know the Terms

Familiarize yourself with these terms to help identify a flood hazard:

Flood Watch: Flooding is possible. Tune in to NOAA weather radio, commercial radio or television for information.

Flash Flood Watch: Flash flooding is possible. Be prepared to move to higher ground; listen to a NOAA weather radio, commercial radio or television for information.

Flood Warning: Flooding is occurring or will occur soon; if advised to evacuate, do so immediately.

Flash Flood Warning: A flash flood is occurring; seek higher ground on foot immediately.

Ways to Prepare Before a Flood

- Ensure your sump pump is in good working order.
- Learn how to turn off the gas to your house.
- Ensure your gutters are clean and gutter spouts are clear and able to carry water away from your home efficiently.
- If you are camping, place your campsite well away from the bank of a creek or river, even if it's a dry creek bed.
- Elevate the furnace, water heater and electric panel if your home is susceptible to floods.
- Seal walls in basements with waterproofing compounds to avoid seepage.
- Children should not be allowed to play near streams or storm drains; they can become trapped.

Planning Your Response to a Flood

If a flood is likely in your area, you should listen to the radio or television for information. Be aware flash flooding could occur and you may need to seek higher ground immediately.

- Floodwaters move swiftly - six inches of rapidly moving water can sweep an adult off his or her feet. The floodwater will also be dirty and possibly contaminated, containing hidden dangers such as chemicals, broken glass or sharp objects, so avoid walking in floodwaters if possible.
- Don't drive into a flooded roadway - about two feet of water will float most cars and larger vehicles. Know which roads in your area do not cross streams or follow low-lying areas. Map out your escape route on the lines below.
- Many flood-related deaths occur at night; if you can't see the road, you shouldn't drive across, even if you just saw the vehicle ahead of you make it across OK. Your car could stall or be carried away or the road could be washed out.

Flood Escape Route

List safe, high roads leading away from your home to your family's designated meeting place here:

Pandemic Influenza

A pandemic is a disease that affects a large portion of the population throughout the world. Pandemic flu occurs when a new influenza virus appears or emerges in the human population and causes a global outbreak of the disease, resulting in serious illness as it spreads from person to person. Pandemic flu has occurred naturally throughout history.

There were three pandemics in the last century:

- 1918 - 1919: "Spanish flu:" Ohio reported 1.1 million cases and 8,602 deaths.
- 1956 - 1958: "Asian flu:" One or more outbreaks were reported in 71 Ohio counties with deaths in 63 counties.
- 1968 - 1969: "Hong Kong flu:" Very mild flu pandemic, similar to seasonal flu.

An influenza pandemic is unpredictable. It is hard to know when one will occur, what type of flu it will be and how severe it will be. A flu pandemic could cause many deaths and severe illnesses, disrupt some parts of daily life and limit the amount of health and other services available. Gatherings of people may be limited to control the spread of the disease (schools and businesses may close, sporting events could be cancelled and transportation could be limited). Additionally, hospitals could be overloaded if doctors and nurses are sick. There also may be more people with the flu than hospitals can treat. In this case, some people will need to be cared for in their homes or other places.

Planning Considerations for a Flu Pandemic

- If schools are closed, who will care for your children during the day?
- If you are sick, who will care for your children?
- Taking common sense precautions such as washing your hands often and covering your coughs with a tissue or coughing into your elbow will greatly diminish the possibility of infecting others. Does your family practice these good hygiene behaviors now?
- What does your community have planned in the event hospitals exceed capacity? Find out, and list that information below.
- When vaccinations become available, know what your family's risk factors are and where those vaccinations will be distributed. Because vaccines will be available in limited supply in the beginning of a pandemic, they will be distributed based on priority groups established by national and state health officials.

Pandemic Emergency Information

Secondary location for medical care: _____

Secondary child care provider: _____

Advice for caring for others at home: <http://www.ohiopandemicflu.gov>

Pandemic Flu hot line: 1-866-688-FLU1 (this will only be in effect in the event of a pandemic flu)

Power Outages or “Rolling Blackouts”

Power outages may occur throughout the year for a variety of reasons, including ice storms, thunderstorms and power station failures. Your emergency kit is designed to help your family during periods without power. For example, when power goes out, water purification systems may not function fully, so you may need to boil or treat water for drinking and cooking if you do not have enough bottled water on hand. Lists of supplies for your kit begins on page 20.

Food Safety

If the power is out for less than two hours, the food in your refrigerator and freezer should be safe to consume. While the power is out, keep the refrigerator and freezer doors closed to keep food cold longer. If the power is out for longer than two hours, follow the guidelines below:

- A freezer that is half full will hold food safely for up to 24 hours. A full freezer will hold food safely for 48 hours. Do not open the freezer door if you can avoid it.
- In the refrigerated section, pack milk, other dairy products, meat, fish, eggs and spoilable leftovers into a cooler surrounded by ice. Inexpensive Styrofoam coolers are fine for this purpose.
- Use a digital, quick-response thermometer to check the temperature of your food right before you cook or eat it. Throw away any refrigerated or frozen food with a temperature of more than 40 degrees Fahrenheit.
- When in doubt, throw it out.

Extreme Heat and Cold

If the power goes out during extreme heat or cold, you will need to take special precautions. Again, items in your emergency kit will prepare you to deal with these situations.

- Be aware of the risk for heat stroke, heat exhaustion, heat cramps and fainting. To avoid heat stress, you should drink a glass of fluid every 15 to 20 minutes, at least one gallon each day. Avoid alcohol and caffeine. They both dehydrate the body.
- When indoors without air conditioning, open windows if outdoor air quality permits. Use hand-held fans. Take frequent cool showers or baths.
- To avoid hypothermia when without heat in a power outage, wear additional layers of clothing, use extra blankets when stationary, stay dry and take in plenty of food and water. Avoid alcohol use.

Power Line Hazards

Some power failures may be due to downed power lines. If a power line falls near your house, call your electric utility company. Do not go near the power line to remove debris or belongings and don't let children play outside until the line is repaired.

Thunderstorms

All thunderstorms are dangerous. Every thunderstorm produces lightning. Whereas about 80 people are killed in the United States each year by lightning, associated dangers of thunderstorms such as tornadoes, strong winds, hail and flash flooding kill and injure many more. Flash flooding is responsible for more fatalities—more than 140 annually—than any other thunderstorm-associated hazard.

Understand thunderstorms, lightning and storm terminology

- Hot, humid conditions are highly favorable for thunderstorm development.
- Some of the most severe storms occur when a single thunderstorm affects one location for an extended time. Thunderstorms typically produce heavy rain for a brief period, anywhere from 30 minutes to an hour. Some thunderstorms will bring hail that can damage property and injure people.
- Lightning's unpredictability increases the risk to individuals and property. It often strikes outside of heavy rain and may occur as far as 10 miles away from any rainfall. Most lightning deaths and injuries occur when people are caught outdoors in the summer months during the afternoon and evening.
- "Heat lightning" is actually lightning from a thunderstorm too far away for thunder to be heard. However, the storm may be moving in your direction, so stay aware of weather developments.

Severe Thunderstorm Watch: Tells you when and where conditions are favorable to developing severe thunderstorms. Watch the sky and stay tuned to NOAA weather radio, commercial radio or television for information.

Severe Thunderstorm Warning: Issued when severe weather has been reported by spotters or indicated by radar. Warnings indicate imminent danger to life and property to those in the path of the storm.

Take Protective Measures Before Thunderstorms and Lightning

- Remove dead or rotting trees and branches that could fall and cause injury or damage during a severe thunderstorm.
- Remember the 30/30 lightning safety rule: Go indoors if, after seeing lightning, you cannot count to 30 before hearing thunder. Stay indoors for 30 minutes after hearing the last clap of thunder.

During a Thunderstorm or Lightning

- Remember, rubber-soled shoes and rubber tires provide NO protection from lightning. However, the steel frame of a hard-topped vehicle provides increased protection if you are not touching metal.
- Secure outdoor objects that could blow away or cause damage.
- Shutter windows and secure outside doors. If shutters are not available, close window blinds, shades or curtains.
- Avoid showering or bathing. Plumbing and bathroom fixtures can conduct electricity.
- Use a corded telephone only for emergencies. Cordless and cellular telephones are safe to use.
- Unplug appliances and other electrical items such as computers and turn off air conditioners. Power surges from lightning can cause serious damage.
- Use your battery-operated NOAA weather radio for updates from local officials.

Tornadoes

Most of Ohio is in the part of the country considered high risk for tornadoes. Tornadoes are nature's most violent storms. Spawned from powerful thunderstorms, tornadoes can cause fatalities and devastate a neighborhood in seconds. A tornado appears as a rotating, funnel-shaped cloud that extends from a thunderstorm to the ground with whirling winds that can reach 300 miles per hour. Damage paths can be in excess of one mile wide and 50 miles long.

Understand Tornadoes

Some tornadoes are clearly visible, while rain or nearby, low-hanging clouds obscure others. Occasionally, tornadoes develop so rapidly that little, if any, advance warning is possible.

Before a tornado hits, the wind may die down and the air may become very still. A cloud of debris can mark the location of a tornado even if a funnel is not visible. Tornadoes generally occur near the trailing edge of a thunderstorm. It is not uncommon to see clear, sunlit skies behind a tornado.

- The average tornado moves southwest to northeast, but tornadoes have been known to move in any direction.
- The average forward speed of a tornado is 30 mph, but may vary from stationary to 70 mph.
- Tornadoes are most likely to occur between 3 p.m. and 9 p.m., but can occur at any time.

Tornado Watch: Tornadoes are possible. Remain alert for approaching storms. Watch the sky and stay tuned to NOAA weather radio, commercial radio or television for information.

Tornado Warning: A tornado has been sighted or indicated by weather radar. Take shelter immediately.

Take Protective Measures Before a Tornado

Identify a safe room. Extreme windstorms in many parts of the country pose a serious threat to buildings and their occupants. Your residence may be built "to code," but that does not mean it can withstand winds from extreme events such as tornadoes. The purpose of a safe room or a wind shelter is to provide a space where you and your family can seek refuge that provides a high level of protection. A safe room can be in one of several places in your home: basements or interior rooms (without windows) on the first floor are thought to be the safest locations.

Locate the Safe Room on Your Home Diagram on Page 25.

Winter Storms

Heavy snowfall and extreme cold can immobilize an entire region. Even areas that normally experience mild winters can be hit with a major snowstorm or extreme cold. Winter storms can result in flooding, closed highways, blocked roads, downed power lines and hypothermia after prolonged exposure to cold.

Understand Winter Storms

Freezing Rain: Rain that freezes when it hits the ground, creating a coating of ice on roads, walkways, trees and power lines.

Sleet: Rain that turns to ice pellets before reaching the ground. Sleet also causes moisture on roads to freeze and become slippery.

Winter Storm Watch: A winter storm is possible in your area. Tune in to NOAA Weather radio, commercial radio or television for more information.

Winter Storm Warning: A winter storm is occurring or will soon occur in your area.

Blizzard Warning: Sustained winds or frequent gusts to 35 mph or greater and considerable amounts of falling or blowing snow (reducing visibility to less than one-quarter mile) are expected to prevail for a period of three hours or longer.

Frost/Freeze Warning: Below-freezing temperatures are expected.

Before Winter Storms and Extreme Cold

- Your emergency supply kit should contain: rock salt to melt ice on walkways; sand to improve traction for your vehicles; and snow shovels and other snow-removal equipment.
- Winterize your home to extend the life of your fuel supply by insulating walls and attics, caulking and weather-stripping doors and windows and installing storm windows or covering windows with plastic.
- Winterize your car. Keep blankets and warm clothes in a car emergency kit.

During a Winter Storm

- Listen to your radio, television or NOAA weather radio for weather reports and emergency information.
- Eat regularly and drink ample fluids, but avoid caffeine and alcohol.
- Avoid overexertion when shoveling snow. Overexertion can bring on a heart attack—a major cause of death in the winter. If you must shovel snow, stretch before going outside.
- Watch for signs of frostbite. These include loss of feeling and white or pale appearance in extremities such as fingers, toes, ear lobes and the tip of the nose. If symptoms are detected, get medical help immediately.
- Watch for signs of hypothermia. These include uncontrollable shivering, memory loss, disorientation, incoherence, slurred speech, drowsiness and apparent exhaustion. If symptoms of hypothermia are detected, get the victim to a warm location, remove wet clothing, warm the center of the body first and give warm, non-alcoholic beverages if the victim is conscious. Get medical help as soon as possible.
- Conserve fuel, if necessary, by keeping your residence cooler than normal. Temporarily close off heat to some rooms.
- Maintain ventilation when using kerosene heaters to avoid buildup of toxic fumes. Refuel kerosene heaters outside and keep them at least three feet from flammable objects.
- Drive only if absolutely necessary. If you must drive, consider the following:
 - Travel during the day, don't travel alone and keep others informed of your schedule.
 - Stay on main roads; avoid back-road shortcuts.

Creating an Emergency Preparedness Kit

Your emergency kit should be located in an area easy to access. Make sure your family knows where the kit is and what it contains. You may choose to use a large storage container or a section of shelving. Be sure the kit is elevated above the floor in case of floods.

Store a supply of drinking water and food

- Seal water containers tightly, label them with a date and store in a cool, dark place. Rotate water every six months or buy bottled water.
- Bottled and/or filtered water is recommended – at least one gallon of water per person per day, for drinking and sanitation. Store water tightly in clean plastic containers such as soft drink bottles.
- Children, nursing mothers and sick people may need more water.

Examples of food and non perishables

- Ready-to-eat canned meats, fruits, vegetables and soups
- Rice
- Protein or fruit bars
- Dry cereal or granola
- Peanut butter or nuts
- Dried fruit
- Crackers
- Canned juices
- Canned or jarred baby food and formula

Medical, first-aid and hygiene supplies

Have non-prescription drugs and other health supplies on hand. Be sure to periodically rotate medications. It is also a good idea to have medical information for all family members documented and packaged with your kit. This medical history document should include the following for everyone: allergies; past and current medical conditions; and current medications and dosages. (See page 10)

- Prescription medications
- Prescribed medical supplies such as glucose and blood-pressure monitoring equipment
- Soap and/or alcohol-based hand sanitizer
- Tissues, toilet paper and disposable diapers
- Medicines for fever such as acetaminophen, ibuprofen or aspirin
- Thermometer
- Vitamins
- Fluids with electrolytes such as sports drinks
- First-aid kit

Emergency Supplies

- Flashlight
- Portable, battery-powered radio
- Batteries for flashlight, radio and any medically prescribed equipment
- Manual can opener
- Pet food and prescriptions
- Garbage bags
- Camping or other stand-alone stove and fuel
- NOAA weather radio (alerts you to developing weather threats)
- Rock salt to melt ice on walkways
- Sand to improve traction of your vehicle in icy conditions
- Snow shovels and other snow-removal equipment.
- Wood for wood-burning stoves or fireplaces
- Backup fuel for alternative heating sources
- Extra change of warm clothing for all members of your household
- Warm blankets

Important Family Documents

Earlier when completing this plan, you listed insurance policy numbers and important contacts. It is important to have this information for quick reference in your emergency kit. It is also advisable to keep all original documents in a safe place such as safe deposit box away from your home.

In the event you need to evacuate your home quickly, you may consider keeping copies of all important documents in an easy access location protected from the elements. Consider sealing copies in a plastic

bag. This bag should be placed in a fire-proof lock box with a handle to quickly grab and leave the home in the event of an emergency. You can place your document box with your emergency kit or in another designated area. Be sure all members of your household know where these documents are. Do not leave documents unattended if you've left home.

Document Checklist (copies)

- Emergency plan
- Insurance policies – home or renter's, auto, recreational vehicle and flood
- Deeds, titles and other ownership records for your house and vehicle
- Birth and marriage certificates, child custody papers
- Living wills, powers of attorney and health care powers of attorney
- First two pages of the previous year's federal and state income tax returns
- Certificates for stocks bonds and other investments
- Trust agreements
- Retirement accounts
- Mortgage records
- Household inventory
- Negatives for irreplaceable personal photographs, protected in plastic sleeves
- Prescriptions for medicines and eyeglasses
- Immunization records
- Health, dental or prescription insurance cards or information
- Passports and military/veteran papers
- Backups of computerized financial records
- Appraisals of expensive jewelry and heirlooms
- List of bank accounts, loans, credit cards and Social Security numbers
- Driver's license
- Extra set of house and car keys
- Safe deposit box key

Preparing Financially

Insurance

Obtain property, health and life insurance if you do not have them. Review existing policies for the amount and extent of coverage to ensure what you have in place is what is required for you and your family for all possible hazards. Here are some special considerations.

- Home offices—talk to your agent to determine what items would or would not be covered by your homeowner's or renter's insurance policy. If necessary, buy additional business coverage. It may be better to buy a separate small business policy.
- Building codes—ask your agent about additional insurance to cover the costs of meeting new, stricter building codes that may apply when you rebuild.
- Big-ticket items—purchase additional coverage for specific jewelry, collectibles, artwork, furs or other big-ticket items.

Renter's Insurance

Consider purchasing renter's insurance to pay for damaged, destroyed or stolen personal property. Most landlord's insurance policies won't cover damage to or loss of your possessions. Depending on the location of your rental property, you might also consider flood insurance.

- Shop around for the best coverage at the best price. Make sure you are clear about what a policy will cover. Some of the items to look for are whether the policy will cover your living expenses if you have to live somewhere else temporarily or if it will cover damage from sewer backup.

- You might start with the company that insures your car. Discounts are often available if you carry more than one policy with a company.

Flood Insurance

If you live in a flood-prone area, consider purchasing flood insurance to reduce your risk of flood loss. Buying flood insurance to cover the value of a building and its contents will not only provide greater peace of mind, but will speed the recovery if a flood occurs. You can call 1 (888) FLOOD29 to learn more about flood insurance.

Money

Consider depositing money in an emergency savings account to be used in any crisis. It is also advisable to keep a small amount of cash or traveler's checks in your emergency kit in case of evacuation or if income stops because the disaster prevents you from working. Some disasters can shut down banks and automatic teller machines as well.

- Cash and traveler's checks should be in small denominations for easier use.
- Keep your emergency funds in a safe, easily accessible account such as a passbook savings account or a money market account. You might consider putting these funds in a bank outside the local area because a disaster that affects your home may also affect your local banks. Consider a mutual fund money market account in another city or state.
- Keep your credit cards paid off. You may have to draw on them during an emergency.

Conduct a Household Inventory

Make a record of your personal property for insurance purposes. Take photos or a video of the interior and exterior of your home. Include personal belongings in your inventory. Your inventory will also provide documentation for tax deductions claimed for your losses. If you have previously conducted a home inventory, check for updates. If you have not completed an inventory, some tips follow:

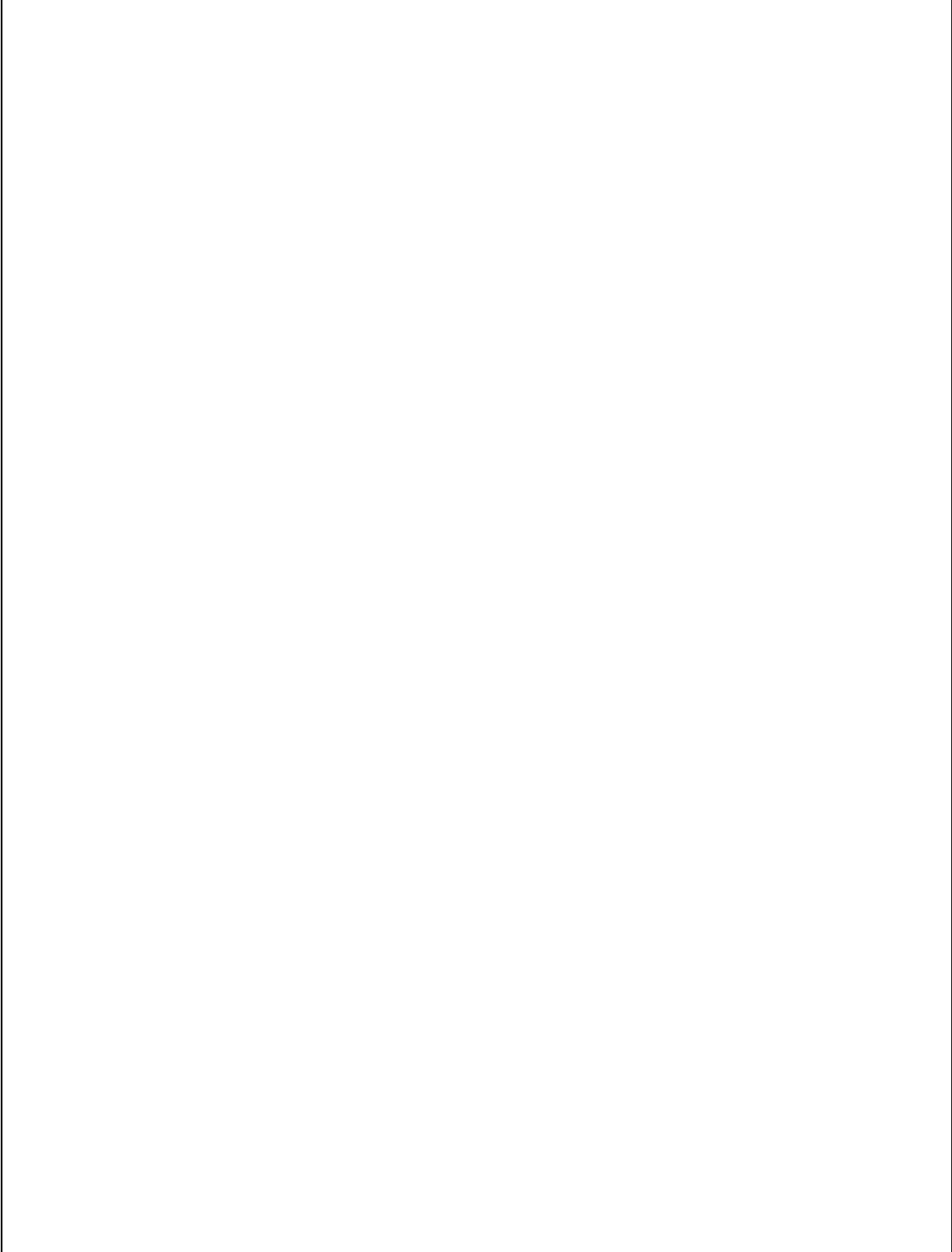
- Make a visual or written record of your possessions. If you don't own a camera or videotaping equipment, get an inventory booklet and fill it out or make a simple list on notebook paper. Your insurance agent should be able to provide one.
- Go from room to room. If you're photographing or videotaping, have someone open closet doors and hold up items while you describe each item, when you bought it and what it cost.
- Record model and serial numbers of expensive electronics and appliances.
- Be sure to include less expensive items such as bath towels and clothes. Replacement costs add up quickly.
- Be sure you include items in your attic, basement and garage.
- Document the quality of building materials, particularly for such furnishings as oak doors or expensive plumbing fixtures.
- Photograph the exterior of your home as well. Include the landscaping because while large trees may not be insurable, it may increase the value of your property for tax purposes. Make special note of improvements such as a patio, fencing or outbuildings.
- Photograph cars, boats and recreational vehicles.
- Make copies of receipts and canceled checks for more valuable items.
- Get professional appraisals of jewelry, collectibles, artwork or other items difficult to value. Update the appraisals every two to three years.

Update your inventory list annually. Most importantly, once you have completed your inventory, keep a copy outside the house, for example in a safe deposit box. Don't leave your only copy at home where it might be destroyed.

Evacuation Plan

In some disasters, you may be able to bring more of your belongings with you. Decide what household items you would put on a very short priority list. For example, imagine you could take only one suitcase or pack a single carload. What would you take? Involve the whole family in this discussion. Do take jewelry and other small valuables. Take irreplaceable heirlooms, mementos and photos. Don't bother with replaceable items such as televisions, furniture, computers and clothing (except what you need to wear for a few days). Use the lines provided to create your short priority list. Be sure to list where the item can be found in your household.

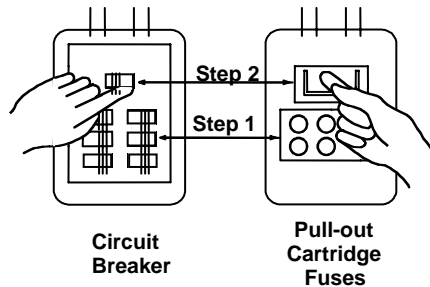
Home Layout/Diagram



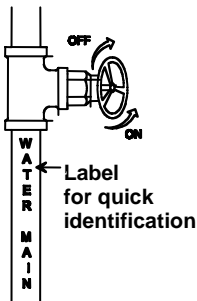
Draw a layout of your home. Make sure you include locations of utility shutoffs and safety equipment such as fire extinguishers or disaster supplies.

Utility Control

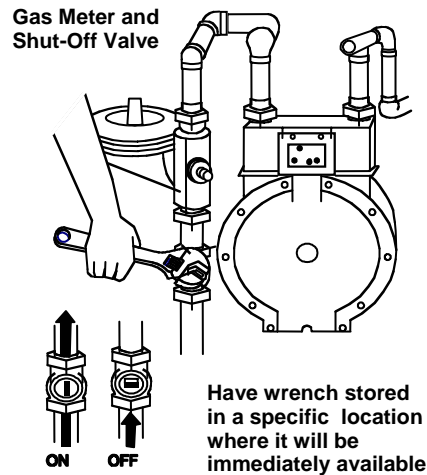
Electrical Shut-Offs



Water Shut-Off



Gas Meter And Shut-Off Valve



Electricity

In the event you need to turn off the electricity in your house, go to the breaker box and do the following:

- Turn off smaller breakers one by one.
- Flip the “main” breaker last.
- To re-energize your home, reverse the steps above.

Water

In the event you need to shut water off inside your home, find the main water valve and turn it to your right. To open the flow of water back into the house, turn it to your left.

Gas

IMPORTANT – Turn off your gas at the meter only if you smell gas!

To turn off natural gas in your house, use a wrench and tighten it onto the quarter-turn valve on the pipe that feeds into the gas meter. Turn it one-quarter turn to make the indicator parallel to the ground. *If you turn the gas off, a professional must turn it back on. Do not attempt to do this yourself.*

Propane

If you live in an area that uses outdoor propane or liquefied petroleum gas, you will find this outside the home. Open the top of the tank and you will see either a regular turn knob or a quarter turn valve. Turn the knob to your right to shut off the flow of propane into your house. For quarter-turn valve see above.