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6 Tips for Creating a Home Emergency Plan

Disaster can strike at any time. And since we can't always determine when or where an emergency will happen, you and your family must be prepared.

Unfortunately, according to FEMA, nearly 60% of American adults have not practiced what to do in a disaster and only 39% have developed an emergency plan.

It's vital for you and your family to know how to respond to any situation. The most beneficial tool in this regard is a home emergency plan. A home emergency plan can keep your family members on the same page, help you reach safety and minimize panic and chaos. To help you get started, here are some tips for creating a home emergency plan.

1. Consider your unique needs.

Where you live and the specific needs of your family members are major factors to consider in your home emergency plan. Know what natural disasters could occur in your area and how best to prepare for emergencies like hurricanes, severe flooding, volcanoes or tornadoes.

In addition, determine if you need to make special accommodations for certain family members, such as senior citizens, family members with disabilities, infants and young children. You should also take into account medical and dietary needs of all members of your household.

2. Make a disaster supplies kit.

A disaster supplies kit is a great way to have everything you need in one place so you can quickly evacuate. Ideally, your kit should fit in one or two easy-to-carry bags and should contain items to help you survive on your own for at least 72 hours (3 days). Please see the sidebar "Your Emergency Kit" for a list of items to be included in your kit.

Each year, review what's in your emergency kit. Replace expired items and update what you're bringing along as your family's needs change.

3. Know where to go.

Every emergency is different, so your safe space will vary by situation. First, find safe places in your home for every situation where you would need to take shelter, like an earthquake or tornado. Second, find a meeting spot right outside your home in case of a fire or other sudden emergency. Third, determine where you would go if you were asked to evacuate or could not return home, and plan the route you would take to get there.

4. Stay connected.

Create a family communication plan. The plan should include information on how you will receive local emergency alerts (radio, TV, text, etc.), as well as information on how to keep in contact with each other.

Make sure all family members have emergency phone numbers saved in their cell phone and written on a contact card. Include numbers for each family member, the police station, a nearby hospital and an out-of-area emergency contact.

It may be easier to reach someone out of town if there is an emergency affecting your neighborhood, so it is wise to designate an out-of-area contact. Instruct all family members to keep in touch with this emergency contact to let them know that they are safe. In addition, if there is a disaster in your area, you can mark yourself safe on Facebook or register on the American Red Cross Safe and Well website so your loved ones know that you're okay.

5. Protect your pets.

When planning for an emergency, don't forget about your pets! Create a list of pet-friendly hotels and animal shelters along your evacuation route. Also, remember to include items for your pet in your disaster kit.

6. Write it down and practice.

Make sure you get your emergency plan down on paper with detailed instructions for each situation. How you react to a tornado will be very different than how you react to an evacuation, so you must have a plan for each one. Plus, there are many online resources to help you document your plan. Be sure to consult sites like the Delaware Emergency Management Agency and the Federal government's Ready.org.

Practice your plans twice a year. For evacuation drills, you should even grab your emergency kit and drive your evacuation route.

While you may not know when a disaster will strike, with a home emergency plan, you can rest easy and know that your family is prepared for whatever comes your way.

WHAT ITEMS SHOULD MY DISASTER SUPPLIES KIT CONTAIN?

- **Prescription medications and glasses
- **Infant formula and diapers
- **Pet food and extra water for your pet
- **Important family documents such as copies of insurance policies, identification and bank account records in a waterproof, portable container
- **Cash or traveler's checks and change
- **Emergency reference material such as a first aid book or information
- **Sleeping bag or warm blanket for each person. Consider additional bedding if you live in a cold-weather climate.
- **Complete change of clothing including a long-sleeved shirt, long pants and sturdy shoes. Consider additional clothing if you live in a cold weather climate
- **Household chlorine bleach and medicine dropper – When diluted nine parts water to one part bleach, bleach can be used as a disinfectant. Or in an emergency, you can use it to treat water by using 16 drops of regular household liquid bleach per gallon of water. Do not use scented, color safe or bleaches with added cleaners.
- **Fire Extinguisher
- **Matches in a waterproof container
- **Feminine supplies and personal hygiene items
- **Mess kits, paper cups, plates and plastic utensils, paper towels
- **Paper and pencil
- **Books, games, puzzles or other activities for children
- **Water, one gallon of water per person per day for at least three days, for drinking and sanitation
- **Food, at least a three-day supply of non-perishable food
- **Battery-powered or hand crank radio and a NOAA Weather Radio with tone alert and extra batteries for both
- **Flashlight and extra batteries
- **First aid kit
- **Whistle to signal for help
- **Dust mask, to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place
- **Moist towelettes, garbage bags and plastic ties for personal sanitation
- **Wrench or pliers to turn off utilities; hammer and screwdrivers
- **Can opener for food (if kit contains canned food)
- **Local maps



"I'm not having palpitations right now, but I think we can recreate them by you telling me my copay."

RIDDLES OF THE MONTH

- 1). Spell me out and I am the number of a month in which I also match the number of letters exactly of this month. What am I?
- 2). What month are trees scared of?
- 3). What did the tree say to autumn?
- 4). What can you lose but still keep?

Answers on page 2

THUNDERSTORM SAFETY TIPS

The most severe storms occur when one storm lingers for an extended time over a specific area. Only 10 percent of all storms are considered severe, which indicates one of the following:

- Hail with a diameter of at least one inch
- 58-mph winds or greater
- Produces a tornado

Because of their unpredictability, once a thunderstorm is in the area, there's not much that can be done to prepare for the damage that may occur. Even so, there are things you can do to increase your chance of safety.

Head Indoors

If you can hear thunder, you're within reach of lightning – which can travel up to 10 miles outside of the storm. Hence, the lack of rain or thunder in the distance is not a sign of safety. As soon as a storm is in your area, it's time to head inside. And inside means completely indoors, not on the back porch and not in the front door. While thunderstorms can be beautiful to watch, they're dangerous. Even standing in front of a window can lead to unnecessary injuries.

Regardless of what urban myth you've heard, rubber soles and tires do not protect you from lightning, so don't think wearing sneakers means it's okay to continue your golf game. It's not – ever.

Shutter Windows

Shutter your windows when the storm starts in order to protect them from high winds, hail, and debris. If you don't have shutters, close the drapes or blinds for added protection. Be sure to stand away from other glass structures, including glass doors and skylights.

Unplug Electronics

Unplug electronic devices – including computers, television sets, and other items – that may be damaged if there's a power surge or lightning strike. Avoid using items that plug in, as current can travel through them and shock you.

Avoid Corded Phones

If you need to make a phone call during a thunderstorm, do NOT use a corded phone or a cell phone that is plugged in. Electricity easily travels through phone lines and can actually electrocute you through the phone.

Avoid Plumbing

A thunderstorm is not the time to take a shower or do the dishes. The shock from lightning can travel through the water and pipes, making faucets and fixtures dangerous.

Avoid Concrete

When it's storming, be sure to avoid laying on concrete floors or leaning on concrete walls. While concrete itself does not conduct electricity, it's often reinforced with steel, which does.

Be Aware of Natural Lightning Rods

Lightning often strikes the highest thing available, so be aware of solitary trees, TV antennas, power lines, or other high structures. If outside, try to make yourself smaller than surrounding objects to avoid being struck by lightning.

If in a Vehicle

If you're in a vehicle when a storm hits, turn on your flashers and pull over until you can safely see to drive. While the rubber tires of the vehicle do not protect you from lightning, the hard metal top does and makes your vehicle the second safest place to be during a thunderstorm. Just be sure you're not touching any metal in the vehicle, and if you're in a soft-top vehicle, seek shelter as soon as possible.

If in the Woods

If you're in the woods when severe weather hits and are too far away to get to a building or vehicle, seek shelter in a low area, preferably under a thick cover of small trees. Try to avoid dead trees or hanging limbs.

If in the Open

If you're in the open with no shelters or vehicles nearby, get as low as you can in a ravine or valley. Crouch down, staying on the balls of your feet, and cover your head, making yourself the smallest target possible. While this protects you from lightning and winds, be cautious of flash floods, which cause the most storm-related deaths in the U.S.

If in Open Water

Being in open water during a thunderstorm is perhaps one of the most dangerous places to be. Head toward land as soon as signs of a storm appear. Stay away from metal on the boat and phone in for assistance if necessary.

SAFETY TIPS OF THE MONTH

Here are some lightning facts that are important to know:

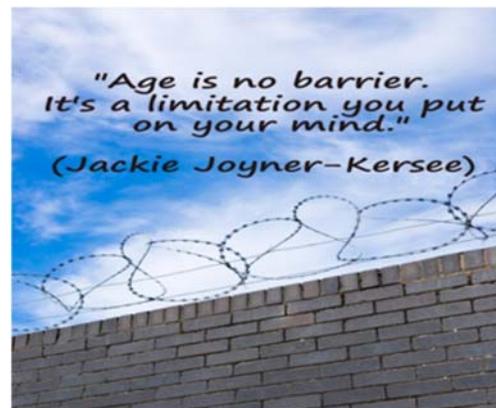
- Lightning occurs when there is a buildup and discharge of electrical energy.
- While anyone can get struck by lightning, over 80 percent of fatalities are men, aged 15 to 40.
- The chance of getting struck by lightning is one in 600,000.
- Most lightning deaths and injuries occur in the summer when someone is stuck outside during a storm in the afternoon or evening.
- Lightning heats the air around it to 50,000 degrees Fahrenheit, which is hotter than the surface of the sun.
- Because this air is so hot, it produces a shockwave, which we hear as thunder.
- There is no such thing as heat lightning; it's actually regular lightning from a thunderstorm that's too far away to be seen.
- To figure out how far lightning is, count the time between seeing the strike and hearing the thunder; every five seconds is about one mile.

ON THE LIGHTER SIDE...

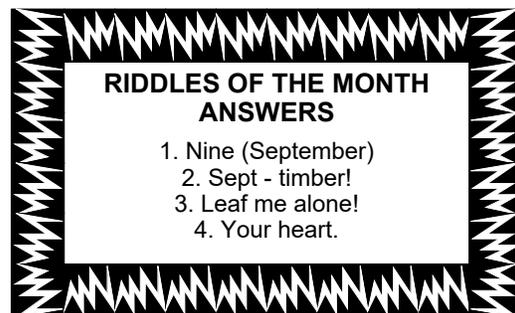


"I don't think the Wilsons wash their hands much. They still have winter-themed hand soap in their bathroom."

QUOTATION OF THE MONTH



"Age is no barrier. It's a limitation you put on your mind."
(Jackie Joyner-Kersey)



RIDDLES OF THE MONTH ANSWERS

1. Nine (September)
2. Sept - timber!
3. Leaf me alone!
4. Your heart.