



TROPICAL STORM/HURRICANE PREPARATION

PLANNING FOR EMERGENCIES

Our newest tropical storm, when finished with Florida and Louisiana, appears headed directly towards Texas. While most Gulf States are prepared, given Katrina, we know it is helpful to have a quick checklist of disaster preparation strategies.

If the property is severely damaged, you may want to display your address, name of the insurance company and their contact phone #. A large piece of plywood should be helpful in securing this to your property location.

For those churches that are insured with the United Church of Christ Insurance Board Program, here is our important claim contact information:

Claims Reporting Procedure

To report a claim between 8 am and 5 pm EST weekdays, please call us at

1-800-437-8830

Please have the following information available:

- * Contract Numbers - Property CFTCSSC306T2149, all others, CFTCSSC-306T2150
- * Date, time, location and description of loss
- * Names, addresses and telephone numbers
- * Your Church/Organization name, address, of relevant parties and witnesses,
Phone & UCCIB ID Number
- * Police Report, if applicable

NOTE: We will complete a claim report for you and will file your claim. You will receive a phone confirmation within 24 hours of referral. A written confirmation will be mailed to you from the Claims Administrator (CSSC - Constitution State Service Company, owned by Travelers Insurance.)

For 24-hour emergency claims, please call 1-800-832-7839

Caring for insurance needs so the Church can care for those in need

The United Church of Christ Insurance Board
704 Quince Orchard Road • Suite 300 • Gaithersburg, MD 20878
Phone: (301) 990-3500 • (800) 437-8830 • Fax: (301) 990-3515
E-mail: uccib@insuranceboard.org • Website: www.insuranceboard.org

The remaining information is helpful for you as you allocate time to planning and recovery: -

Begin by Identifying and Evaluating Potential Threats, such as the location of flood prone areas, power plants and hazardous chemicals.

- Discuss how a disaster could affect your family and community.
- Evaluate your property's vulnerability to hazards, such as storm surge, flooding and wildfires.
- Keep insurance contact information with you including contact phone numbers of your agent or direct phone #'s for the home office.
- Identify the safest areas of your home for each threat. In many circumstances, the safest area may not be your home but elsewhere in your community.
- During times of evacuation, you will be given instructions on evacuation routes. Be aware of any official plan in your area or community.

Prepare a Plan

- Specify escape routes from your home and places to meet (rally points), such as a neighbor's home, a school or a public location. Make sure to review this information with each family member, doing all you can to keep family together.
- Make a plan for evacuating the area if required.
- Designate an out-of-area contact—friend or family member—so that each of your immediate family members has the same single point of contact. Plan to have at least two means of communication, (e.g., e-mail, phone and cell phone). Notify your out-of-area person of your plans.
- Have your family emergency information accessible, including important family documents such as prescriptions and insurance information.
- Post emergency telephone numbers by your phones and make sure your children know how and when to call 911. Make sure any cell phones are fully charged.
- Assemble and maintain a disaster supply kit (see below). A battery-powered weather radio equipped with a special alarm tone feature is a vital tool.
- During an emergency, National Weather Service forecasters will interrupt routine weather radio programming and send out the special tone that activates weather radios in the listening area.
- When a disaster occurs, listen to news sources for information and instructions.

- Evacuate quickly if instructed by authorities. If you can't obtain information, determine as best you can if you are in a danger area.
- Whether you stay or evacuate, don't panic. Follow your plan.

When officials recommend evacuation—Secure your home and notify your out-of-area contact. Put your disaster supplies kit in your vehicle, double check evacuation routes and leave.

Who Should Plan to Leave Early

- Residents of low-lying areas
- Persons living in manufactured housing
- Person with special needs - including health or mobility related concerns
- People with children and pets

Securing Your Home

- Turn off gas, water & electricity
- Board up windows
- Draw drapes across windows
- Brace garage doors
- Bring in outdoor furniture and other loose objects, anchor items you cannot bring inside
- Place boats on trailers, tie them down close to home and fill with water
- Lock all windows and doors
- Make arrangements for animals (most shelters do not allow pets)
- Mark your House # and name on a large piece of plywood and secure it to the property in some fashion.

Disaster Supplies Kit:

- Can Opener
- 3-Day Supply of Non-Perishable Food
- Bedding or Sleeping Bags
- Fire Extinguisher
- Bleach (no lemon or other additives)
- Mosquito repellent
- Extra Prescription Medicine (or refill information)
- Baby food, diapers and formula
- First Aid Kit
- Water (gallon per person per day)
- Eating Utensils
- Tarp, Rope & Duct Tape
- Toiletries
- Toilet Paper
- Batter-Operated Radio
- Flashlights
- Extra Batteries
- Extra Keys
- Sunglasses

- Eyeglasses (or prescription)
- Hearing Aid or Other Special Items
- Important Papers including Insurance, Money, Checks or Credit Cards
- Name, Address and Telephone Number or Out-of-Area Contact Person

After A Severe Tropical Storm or Hurricane

Stay out of disaster areas which could be dangerous and where your presence will interfere with essential rescue and recovery work. Do not drive unless you must. Roads should be left clear for emergency vehicles and debris removal equipment.

Along the coast, soil may erode beneath pavement or bridge supports, which could collapse under the weight of a car. Be wary of inland flooding. Citizens returning home should expect the worst and take precautions to assure their safety.

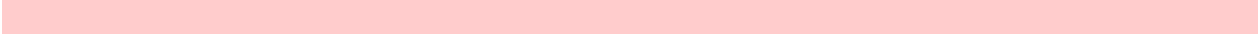
Precautions to take when returning home:

- Do not use the telephone except for major emergencies.
- Beware of loose or dangling power lines. Many lives are lost through electrocution.
- Walk or drive cautiously. Watch out for snakes, sharp debris objects, etc.
- Do not use water until you receive word that it is safe. Eat only foods you are absolutely sure are safe. If power has been out, food that was refrigerated or frozen may not be safe to eat.
- Don't light candles. Do not attempt to turn on utilities.
- Be wary of dangerous or frightened animals.
- Use care handling power tools, gas lanterns, generators and matches.
- Listen to local radio stations for official disaster relief information and instructions.

Insurance Claim Reporting and Response

- Call your insurance company to file a claim if your property is damaged.
- Please notify your Conference or Regional Office to report any damage or injury, and provide key contact information. One individual and an alternate should be designated as the contact for claims and information. Remember, the building and phones might be without power and folks will want to hear from you as soon as you are able.
- The first order of repair is debris removal and “emergency board up” needed to protect the property from further loss or damage from elements. The “drying out” process will require removal of water soaked drywall, carpeting and contents.
- Take photos to document damage and property conditions prior to commencing a clean up process. Inventory damaged contents that are not salvageable, as well as those requiring cleaning.
- Call repair contractors out for estimates and emergency repairs as soon as possible, since they will be in great demand. Be careful of contractors out to take advantage of others misfortunes.

**And, of course, Conference, Region and Wider Church settings have resources to help with emergencies and the every day mission work of local congregations.
Reach out!**



Resources: Louisiana Homeland Security & Emergency Preparedness, www.ohsep.louisiana.gov; Florida State, www.doh.state.fl.us. For further information, please contact your local county health department.

This brief bulletin can not possibly touch on all of the details that might be helpful in time of a natural emergency – almost every situation is different, but there are several organizations that are set up to help time after time. **The American Red Cross:** <http://www.redcross.org>, Phone: 202-303-4498. **FEMA:** **Federal Emergency Management Institute:** <http://www.fema.org>, Phone: 202-566-1600. **Centers for Disease Control and Prevention:** <http://www.bt.cdc.gov/disasters/commshelters.asp>; **Texas Homeland Security:** <http://texashomelandsecurity.com/>