APPENDIX I: Utilities 101 – The Importance of Shutting Off and Unplugging

Emergency service providers and utility employees will be overwhelmed after a disaster, so it's important to know how and where to control the utilities. Before a disaster occurs, it is important to know:

- where your utility shut-offs are located;
- when it's appropriate to shut off your utilities; and
- the emergency phone numbers for reporting outages and gas leaks.

Shutting Off Natural Gas

- · Locate your gas meter and shut-off valve.
- Contact your local gas company for information on the safest way to shut off the gas supply to your home according to your home's gas meter configuration.
- When you learn the proper shut-off procedure for your meter, share the information with everyone in your household.
- Be sure you have the correct tool needed to turn the valve off; an adjustable wrench or other simple tool should work.

What to Do If You Smell Gas or Have a Gas Leak

- If you smell gas or hear a blowing or hissing noise, open a window and get everyone out quickly.
- Turn off the gas, using the outside main valve, if you can, and call the gas company from a neighbor's home.
- DO NOT use your phone (landline, cellular, or smart phone) or any other portable electronic devices); these can cause a spark that could trigger an explosion.
- DO NOT use matches or other open flames, or operate any electrical switches or appliances.
- If you turn off the gas for any reason, a qualified professional must turn it back on. NEVER attempt to turn the gas back on yourself.

Shutting Off Water

• Locate the shut-off valve for the main water line of your home, which can be found in one of these areas:

On a wall near the front of the house.

Near the water heater.

In the garage.

Buried in the ground outside, near the street, in a covered box

- Label the shut-off valve so you can easily find it in the future.
- Be sure that the valve completely closes when you turn it clockwise. If the valve doesn't completely close, it may be rusted or damaged. In this case, have it replaced by a qualified technician.
- Make sure all household members know where it is located.
- Cracked lines may pollute the water supply to your house. It is wise to shut off your

- water until you hear from authorities that it is safe for drinking.
- The water in your hot water heater and toilet tanks may drain due to gravity unless you trap it in your house by shutting off the main house valve.

What to Do If You Have a Major Leak

- Shut off the water at the master shut-off valve; you may want to shut it off at the meter as well.
- If you have standing water in your home, you may need to shut off your electricity as well; do not try to use an electrical appliance or even flip a switch if you're standing in water.

Shutting Off Electricity

- Locate your main electrical panel/circuit. For your safety, always shut off all the individual circuits before shutting off the main circuit. If your house has fuses instead of circuit breakers, keep extra fuses on hand in case one blows during an emergency. Never replace a fuse with one of higher amperage.
- Keep a working flashlight and a battery-powered radio accessible, with extra batteries for each.
- Finally, make sure your circuit breaker or fuse box is properly labeled so you know exactly what switches cut power to which areas of the house.

What to Do If You Lose Power

- Check the circuit breakers (or fuses) to confirm that the problem is not solely in your house.
- If you see sparks or broken/frayed wires or if you smell hot insulation, shut off your electricity immediately.
- Turn off all electrical equipment (i.e., electronics, lights, heat/AC, etc.) to prevent fires and system overload when power is restored.
- Do not stand in water while cutting/restoring power to your breakers or fuses.
- Turn on a porch light and an interior light so you, and utility crews, will know when service is restored.
- If you use a generator for backup power, follow the manufacturer's instructions and ensure that the generator is in a well-ventilated area.

APPENDIX II: Keeping Food Safe During an Emergency

This information was prepared by and used with the permission of The United States Department of Agriculture Food Safety and Inspection Service.

Did you know that a flood, fire, national disaster, or the loss of power from high winds, snow, or ice could jeopardize the safety of your food? Knowing how to determine if food is safe and how to keep food safe will help minimize the potential loss of food and reduce the risk of foodborne illness. This fact sheet will help you make the right decisions for keeping your family safe during an emergency.

ABCD's of Keeping Food Safe in an Emergency

Always keep meat, poultry, fish, and eggs refrigerated at or below 40 °F and frozen food at or below 0 °F. This may be difficult when the power is out.

Keep the refrigerator and freezer doors closed as much as possible to maintain the cold temperature. The refrigerator will keep food safely cold for about 4 hours if it is unopened. A full freezer will hold the temperature for approximately 48 hours (24 hours if it is half full) if the door remains closed. Obtain dry or block ice to keep your refrigerator as cold as possible if the power is going to be out for a prolonged period of time. Fifty pounds of dry ice should hold an 18-cubic foot full freezer for 2 days. Plan ahead and know where dry ice and block ice can be purchased.

Be prepared for an emergency...

... by having items on hand that don't require refrigeration and can be eaten cold or heated on the outdoor grill. Shelf-stable food, boxed or canned milk, water, and canned goods should be part of a planned emergency food supply. Make sure you have ready-to-use baby formula for infants and pet food. Remember to use these items and replace them from time to time. Be sure to keep a hand-held can opener for an emergency.

Consider what you can do ahead of time to store your food safely in an emergency. If you live in a location that could be affected by a flood, plan your food storage on shelves that will be safely out of the way of contaminated water. Coolers are a great help for keeping food cold if the power will be out for more than 4 hours—have a couple on hand along with frozen gel packs. When your freezer is not full, keep items close together—this helps the food stay cold longer.

Digital, dial, or instant-read food thermometers and appliance thermometers will help you know if the food is at safe temperatures. Keep appliance thermometers in the refrigerator and freezer at all times. When the power is out, an appliance thermometer will always indicate the temperature in the refrigerator and freezer no matter how long the power has been out. The refrigerator temperature should be 40 °F or below; the freezer, 0 °F or lower. If you're not sure a particular food is cold enough, take its temperature with a food thermometer.

FREQUENTLY ASKED QUESTIONS:

Q. Flood waters covered our food stored on shelves and in cabinets. What can I keep and what should I throw out?

A. Do not eat any food that may have come into contact with flood water.

- Discard any food that is not in a waterproof container if there is any chance that it
 has come into contact with flood water. Food containers that are not waterproof
 include those with screw-caps, snap lids, pull tops, and crimped caps. Also, discard
 cardboard juice/milk/baby formula boxes and home canned foods if they have
 come in contact with flood water, because they cannot be effectively cleaned and
 sanitized.
- Inspect canned foods and discard any food in damaged cans. Can damage is shown by swelling, leakage, punctures, holes, fractures, extensive deep rusting, or crushing/denting severe enough to prevent normal stacking or opening with a manual, wheel-type can opener.

Steps to Salvage All-Metal Cans and Retort Pouches

Undamaged, commercially prepared foods in all-metal cans and retort pouches (for example, flexible, shelf-stable juice or seafood pouches) can be saved if you do the following:

- Remove the labels, if they are the removable kind, since they can harbor dirt and bacteria.
- Thoroughly wash the cans or retort pouches with soap and water, using hot water if it is available.
- Brush or wipe away any dirt or silt.
- Rinse the cans or retort pouches with water that is safe for drinking, if available, since dirt or residual soap will reduce the effectiveness of chlorine sanitation.
- Then, sanitize them by immersion in one of the two following ways:
 - Place in water and allow the water to come to a boil and continue boiling for 2 minutes, or
 - Place in a freshly made solution consisting of 1 tablespoon of unscented, liquid chlorine bleach per gallon of drinking water (or the cleanest, clearest water available) for 15 minutes.
- Air-dry cans or retort pouches for a minimum of 1 hour before opening or storing.
- If the labels were removable, then re-label your cans or retort pouches, including the expiration date (if available), with a marker.
- Food in reconditioned cans or retort pouches should be used as soon as
- possible, thereafter.
- Any concentrated baby formula in reconditioned, all-metal containers must be diluted with clean, drinking water.

Q. How should I clean my pots, pans, dishes, and utensils?

A. Thoroughly wash metal pans, ceramic dishes, and utensils (including can openers) with soap and water, using hot water if available. Rinse and then sanitize them by boiling in clean water or immersing them for 15 minutes in a

solution of 1 tablespoon of unscented, liquid chlorine bleach per gallon of drinking water (or the cleanest, clearest water available).

Q. How should I clean my countertops?

A. Thoroughly wash countertops with soap and water, using hot water if available. Rinse and then sanitize them by applying a solution of 1 tablespoon of unscented, liquid chlorine bleach per gallon of drinking water (or the cleanest, clearest water available). Allow to air-dry.

Q. My home was flooded and I am worried about the safety of the drinking water. What should I do?

A. Use **bottled water** that has not been exposed to flood waters if it is available.

- If you don't have bottled water, you should **boil water** to make sure it is safe. Boiling water will kill most types of disease-causing organisms that may be present. If the water is cloudy, filter it through clean cloths or allow it to settle, and draw off the clear water for boiling. Boil the water for **one minute**, let it cool, and store it in clean containers with covers.
- If you can't boil water, you can disinfect it using household bleach. Bleach will kill some, but not all, types of disease-causing organisms that may be in the water. If the water is cloudy, filter it through clean cloths or allow it to settle, and draw off the clear water for disinfection. Add 1/8 teaspoon (or 8 drops) of regular, unscented, liquid household bleach for each gallon of water, stir it well and let it stand for 30 minutes before you use it. Store disinfected water in clean containers with covers.
- If you have a well that had been flooded, the water should be tested and disinfected
 after flood waters recede. If you suspect that your well may be contaminated,
 contact your local or state health department or agriculture extension agent
 for specific advice.DO NOT use matches or other open flames, or operate any
 electrical switches or appliances.

Q. We had a fire in our home and I am worried about what food I can keep and what to throw away.

A. Discard food that has been near a fire. Food exposed to fire can be damaged by the heat of the fire, smoke fumes, and chemicals used to fight the fire. Food in cans or jars may appear to be okay, but the heat from a fire can activate food spoilage bacteria. If the heat is extreme, the cans or jars themselves can split or rupture, rendering the food unsafe.

One of the most dangerous elements of a fire is sometimes not the fire itself, but toxic fumes released from burning materials. Discard any raw food or food in permeable packaging—cardboard, plastic wrap, screw-topped jars, bottles, etc.—stored outside the refrigerator. Food stored in refrigerators or freezers can also become contaminated by fumes. The refrigerator seal isn't airtight and fumes can get inside. Chemicals used to fight the fire contain toxic materials and can contaminate food and cookware. Food that is exposed to chemicals should be thrown away—the chemicals cannot be washed off the food. This includes food stored at room temperature, such as fruits and vegetables, as well as food stored in permeable

containers like cardboard and screw-topped jars and bottles. Cookware exposed to fire-fighting chemicals can be decontaminated by washing in soap and hot water. Then submerge for 15 minutes in a solution of 1 tablespoon unscented, liquid chlorine bleach per gallon of water.

Q. A snowstorm knocked down the power lines, can I put the food from the refrigerator and freezer out in the snow?

A. No, frozen food can thaw if it is exposed to the sun's rays even when the temperature is very cold. Refrigerated food may become too warm and foodborne bacteria could grow. The outside temperature could vary hour by hour and the temperature outside will not protect refrigerated and frozen food. Additionally, perishable items could be exposed to unsanitary conditions or to animals. Animals may harbor bacteria or disease; never consume food that has come in contact with an animal. Rather than putting the food outside, consider taking advantage of the cold temperatures by making ice. Fill buckets, empty milk cartons or cans with water and leave them outside to freeze. Then put the homemade ice in your refrigerator, freezer, or coolers.

Q. Some of my food in the freezer started to thaw or had thawed when the power came back on. Is the food safe? How long will the food in the refrigerator be safe with the power off?

A. Never taste food to determine its safety! You will have to evaluate each item separately. If an appliance thermometer was kept in the freezer, read the temperature when the power comes back on. If the appliance thermometer stored in the freezer reads 40 °F or below, the food is safe and may be refrozen. If a thermometer has not been kept in the freezer, check each package of food to determine the safety. Remember you can't rely on appearance or odor. If the food still contains ice crystals or is 40 °F or below, it is safe to refreeze. Refrigerated food should be safe as long as power is out no more than 4 hours. Keep the door closed as much as possible. Discard any perishable food (such as meat, poultry, fish, eggs, and leftovers) that have been above 40 °F for 2 hours.

Q. May I refreeze the food in the freezer if it thawed or partially thawed?

A. Yes, the food may be safely refrozen if the food still contains ice crystals or is at 40 °F or below. You will have to evaluate each item separately. Be sure to discard any items in either the freezer or the refrigerator that have come into contact with raw meat juices. Partial thawing and refreezing may reduce the quality of some food, but the food will remain safe to eat. See the attached charts for specific recommendations.



RESOURCES

Centers for Disease Control and Prevention, "Keep Food and Water Safe After a Disaster or Emergency,"

https://www.cdc.gov/disasters/foodwater/facts.html.

United States Department of Agriculture Food Safety and Inspection Service

https://www.fsis.usda.gov/wps/portal/fsis/topics/food-safety-education/get-answers/food-safety-fact-sheets/emergency-preparedness/keeping-food-safeduring-an-emergency/CT_Index.

APPENDIX III: Understand Emergency Alerts and Warnings

Receiving timely information about weather conditions or other emergency events can make all the difference in knowing when to take action to be safe. Local police and fire departments, emergency managers, the National Weather Service (NWS), the Federal Emergency Management Agency (FEMA), the Federal Communications Commission (FCC), the National Oceanic and Atmospheric Administration (NOAA), and private industry are working together to make sure you can receive alerts and warnings quickly through several different technologies no matter where you are—at home, at school, at work, or in the community.

For those with access and functional needs, many messages are TTY/TDD compatible and many devices have accessible accommodations. Review this fact sheet to make sure you will receive critical information as soon as possible so you can take action to be safe. Be sure to share this information with your family, friends, and colleagues. And remember to keep extra batteries for your mobile phone or radio in a safe place or consider purchasing other back-up power supplies such as a car, solar-powered, or hand crank charger.



Organized by FEMA, the Integrated Public Alert and Warning System (IPAWS) is the Nation's alert and warning infrastructure. It provides an effective way to alert and warn the public about emergencies using the Emergency Alert System (EAS), Wireless Emergency Alerts (WEA), NOAA Weather Radio All Hazards, and other public alerting systems from a single interface. IPAWS is used to send notifications for three alert categories—Presidential, AMBER, and Imminent Threat.

Using IPAWS, officials can send messages simultaneously through multiple pathways, including:

- EAS: used by alerting authorities to send detailed warnings to broadcast, cable, satellite, and wireline communication pathways;
- WEA: Free, 90-character emergency text messages sent by local alerting authorities to equipped mobile devices within range of cell towers broadcasting in the affected area. You do not have to sign up for WEA alerts. To find out if your mobile device is capable of receiving WEA alerts, contact your cellular service provider or visit www.ctia.org/WEA; and
- IPAWS compliant digital road signs, sirens, and other systems.

For more information on IPAWS, EAS, and WEA, visit www.ready.gov/alerts.



The NOAA Weather Radio All Hazards, or NWR, is a nationwide network of radio stations broadcasting forecasts, warnings, and emergency information 24 hours a day. It is a comprehensive weather and emergency information service available to the public. All-hazards messages include weather events, technological incidents like chemical spills, AMBER alerts, and national emergencies. NWR also broadcasts EAS notices.

A special weather radio receiver is required to receive NWR broadcasts. You can buy these receivers at many retail outlets such as electronics stores, department stores, big box stores, or online. Be sure to look for the Public Alert or NWR logo to ensure the radio meets technical requirements. Models identified as SAME, or Specific Area Message Encoding, receivers allow users to select alerts for specific geographic areas. For information on NOAA Weather Radio All Hazards, visit www.nws.noaa.gov/nwr.

OPT-IN/SIGN-UP TEXT AND EMAIL SYSTEMS

Many jurisdictions have opt-in public alert and warning systems. An opt-in system means you must sign up to receive the alert. Once you have signed up, officials in your area can send you text or email messages about local emergencies. Most opt-in systems allow subscribers to choose the devices that receive alerts as well as the types of alerts. Because you may not be near a television or radio when something happens, a local text or email alert can be an extremely useful source for critical information. Small costs may be associated with receipt of text messages from your mobile device service provider.

To find out what alerts are available in your area, you can do an Internet search with your town, city, or county name and the word "alerts"; you can go to the website for your local emergency management or public safety office; or you can contact these offices by telephone.

ENHANCED TELEPHONE NOTIFICATION (ETN) SYSTEMS

In the event of an emergency, local officials in many local communities can send warning messages and instructions to individuals in an at-risk area through an ETN system, such as a Reverse 911® system. Most systems include landline phone numbers, but some also allow for messages to Voice over Internet Protocol (VoIP) and mobile phones through an opt-in process—check with your local emergency management for information on this system and available features.

OUTDOOR SIRENS AND/OR VOICE ALERT SYSTEMS

Outdoor sirens and/or voice alert systems are used to alert people outdoors of an immediate danger so they can take cover. The system is not designed to be heard inside building walls. Note that some communities may still have the siren infrastructure in place but it may no longer be operable, so it is important to check with your local emergency management office to understand if this service is currently provided.

LOCAL SCHOOL OR ORGANIZATION NOTIFICATION SYSTEMS

Many workplaces, schools, and community- and faith-based organizations have notification systems to warn individuals of emergencies and provide tailored notifications. These may range from listservs to opt-in text and email systems similar to those used by local jurisdictions.

FEMA APP

Stay updated with severe weather alerts from the National Weather Service for up to five locations across the U.S.; learn how to stay safe before, during, and after over 20 types of hazards; save a custom list of the items in your family's emergency kit; and locate and receive driving directions to open shelters and disaster recovery centers. You can also submit disaster-related photos to a public map using the Disaster Reporter feature. The FEMA App is also available in Spanish. Download the app to your mobile device or smartphone free on iTunes or Google Play. Learn more at www. fema.gov/mobile-app.

AMERICAN RED CROSS APP

The Red Cross Emergency app combines more than 35 different types of severe weather and emergency alerts. You can choose the alerts that are important to your location or the location of loved ones. The "Family Safe" feature allows you to notify loved ones that an alert has been issued in their area and check to see if they are safe. The app also offers information on what to do before, during, and after severe weather hits and how to find open Red Cross Shelters. All content is also available in Spanish. You can download the app to your mobile device or smartphone free on iTunes (Apple-iOS 6.0 or later) and Google Play (Android). Learn more at www. redcross.org/prepare/mobile-apps.

THE WEATHER CHANNEL APP

Tracks weather and provides local forecasts and push alerts of severe weather to your mobile device. Download the app to your mobile device or smartphone free on iTunes (Apple-iOS 6.0 or later), Google Play (Android), App World (BlackBerry), and Windows Phone at www.weather.com/apps.

FOR INDIVIDUALS

- Confirm your mobile device can receive Wireless Emergency Alerts.
- Sign up for text and/or email alerts from your local jurisdiction.
- Consider purchasing a NOAA Weather Radio All Hazards.
- If you do not have a landline, check to see if your jurisdiction has options for VoIP and mobile phones to be connected to ETN systems such as Reverse 911©.
- Sign up for listservs and alerts for the workplace, schools, houses of worship, or other community organizations you'll want to hear from in an emergency.
- Download relevant hazard alerts and warnings apps.
- Create a list of all the alert systems available to you, and make sure everyone in the household receives the alerts as part of your household communication system.

FOR ORGANIZATIONS

- Test internal communication systems to ensure all individuals in the organization can be contacted.
- Designate individuals to be responsible for distributing alerts from official sources.
- Consider purchasing a NOAA Weather Radio All Hazards.
- Develop a list of all the alert systems available for your community and your organization as a guide for people in the organization.
- Encourage individuals to sign up for alerts and warnings, and assist them with finding any needed information.

The reader recognizes that the Federal Government provides links and informational data on various disaster preparedness resources and events and does not endorse any non-Federal events, entities, organizations, services, or products.

APPENDIX IV: Developing an Emergency Plan

Developing an emergency plan is the most critical element of emergency preparedness. Your family may be separated at the time of a disaster, so it is important that every family member know what to do in the event of an emergency.

- 1. Be familiar with the types of disasters that could affect your area.
- 2. Develop a plan (see Family Disaster Plan template) by discussing these four guestions:
 - a. How will you receive emergency alerts and warnings?
 - b. What is your shelter plan? Will you remain where you are or evacuate?
 - c. What is your evacuation route?
 - d. What is your family/household communication plan? (See Family Communication Plan, Communication Plan for Kids, and Family Emergency Communication Card templates. The card can be stored in each family member's wallet for easy access.)
- 3. Consider your specific household needs. Do you have pets? Where is everyone during the day? How can you communicate when you are apart and who can help you reach or get messages to one another? Does anyone in the household have mobility concerns or durable medical equipment?
- 4. Complete a Family Emergency Plan. (See Family Disaster Plan and Commuter Emergency Plan templates.)
- 5. Practice your plan with your family/household.
- 6. Download the Red Cross Emergency! App. It is free and allows people to receive alerts for their local city but also alerts for cities of where your family/contacts live and a built in "Are you okay?' feature for easy and quick check-ins.

APPENDIX V: Emergency Plan for Pets

Key Points to Consider Before an Emergency Occurs

- If your home is not safe for you, it is not safe for your pets either.
- Familiarize yourself with the type of disasters that could affect your area and consider your options for providing care for your pets.
- Assemble an emergency kit for your pets and develop an evacuation plan.
- Keep in mind that many hotels and shelters do not accept animal guests other than service animals. It is important to identify safe places you can go with, or take, your pet in the event of an emergency.
- Consider having your pet microchipped by your veterinarian.
- Make sure your pet's vaccinations are current.
- Make sure your pet(s) wear collars and tags with up-to-date contact information and other identification.
- Obtain a pet carrier for each of your pets (write your pet's name, your name, and contact information on each carrier).
- Make sure you have proper equipment for pets to ride in the car (carriers, harnesses, and pet seatbelts).
- If you do not have a car, make arrangements with neighbors, family, and friends. You can also contact your local government to learn about transportation options during a disaster.

Assembling an Emergency Kit for Your Pets

- · Include the following items:
 - Appropriate-sized pet carriers, with bedding and toys
 - Food (in airtight waterproof containers or cans) and water for at least 2 weeks for each pet
 - Food and water bowls and a manual can opener
 - Plastic bags for dog poop and a litter box and cat litter
 - Cleaning supplies for accidents (paper towels, plastic bags, disinfectant)
 - Medications for at least 2 weeks, instructions, and treats used to give the medications, and a pharmacy contact for refills
 - Flea and tick medication and heartworm preventative for 1 month
 - Documents

Photocopied veterinary records (rabies certificate, vaccinations, recent FeLV/FIV test results for cats, prescriptions, etc.)

Registration information

Recent photos of your pet

Contact information for you and friends or relatives

Boarding instructions, such as feeding schedule, medications, and any known allergies and behavior problems

Microchip information

A pet first aid book and first aid kit

Documents, medications, and food should be stored in waterproof containers

- Store emergency kit/items in sturdy containers so that they can be carried easily.
- Store items in easily accessible place.
- Consider making two kits. One to be used if you are sheltering in place and another you can take with you if you need to evacuate.

Sheltering in Place with Your Pets

- Sheltering in place means that you are seeking safety where you are rather than evacuating.
- When sheltering in place with your pets, select a room that is pet friendly. A petfriendly room:
 - Is a safe room, preferably an interior room with no (or few) windows;
 - Is free of toxic chemicals or plants; and
 - Has blocked or closed off small areas where cats could get stuck or lost (i.e., vents or beneath heavy furniture).

Evacuation Plan for Your Pets

- Identify a safe place to take your pets.
- Contact your local emergency management office and ask if they offer accommodations for owners and their pets.
- Know which hotels and motels along your evacuation route accept pets in an emergency. Here are some resources to identify pet-friendly hotels:

bringfido.com or call 877-411-FIDO

dogfriendly.com or call 888-281-5170

doginmysuitcase.com or call 888-254-0637

pet-friendly-hotels.net or call 866-966-3046

pets-allowed-hotels.com or call 800-250-1625

petswelcome.com

tripswithpets.com

- Call ahead and make hotel reservations if you know you may need to evacuate. Ask if pet policies are waived during an emergency.
- Prepare a list of friends, relatives, boarding facilities, animal shelters, or veterinarians who can care for your pets in an emergency.
- Include your pets in your evacuation drills so that they become used to entering and traveling in their carriers.
- Help emergency workers find your pet by using a rescue sticker alert to let people know that pets are inside your home. Make sure the sticker is visible to rescue workers. If you must evacuate with your pets, if time allows, write EVACUATED across the stickers so rescue workers don't waste time looking for them. You can order a free set of stickers from the American Society for the Prevention of Cruelty to Animals.

How to Keep Yourself and Your Pets Healthy During a Disaster

- Wash your hands after handling your pet, its food, or its waste.
- Do not let your pet lick your face or hands.
- Keep your pet up-to-date on all vaccinations and heartworm, flea, and tick preventatives.
- Practice safe handling of your pet, because your pet may behave differently during a stressful situation.
- Keep your pet in a carrier or on a leash.
- Do not allow your pet to interact with other animals, especially wildlife and stray animals.
- Report any bite wounds to medical personnel immediately.
- Properly clean and disinfect cages and litterboxes. Wash your pet's bedding regularly.
- Avoid stagnant water, especially after flooding occurring after natural disasters.
- Don't allow pets to play in or drink contaminated water.

What to Do if You Are Separated from Your Pet

- Make sure that your family is in a safe location before you begin your search.
- If you are in a shelter that houses pets, inform one of the pet caretakers. Give the pet caretaker your pre-made missing pet handout.
- Once you have been cleared to leave the shelter and return home, contact animal control about your lost pet.
- Last, call the microchip company to make sure all the information about you and your pet is updated and current.

Resources

- American Red Cross
- · Centers for Disease Control and Prevention
- Ready.gov
- The Humane Society of the United States

APPENDIX VI: Emergency Prep for Travelers

Popular vacation spots such as Hawaii, California, Florida, and Mexico are vulnerable to natural or weather-related emergencies. It is important that travelers know how to assess the risks and threats for emergencies before disaster strikes. Here are a few tips for travelers:

- 1. Research before you arrive. Do some preliminary research to determine the type of natural or weather-related emergencies likely to occur in that particular destination. This information will help you decide if you need to make a travel supply emergency kit and what items to include.
- 2. Be familiar with your travel options. Find out how you would change your flight or travel plans and what costs/fees are associated with making changes in the event of a natural disaster or weather-related emergency. Save the phone numbers you'll need for making travel changes.
- 3. Check with the hotel. Inquire about the hotel's evacuation plan and procedure for alerting guests and what guests should do or where they should go in an emergency. Be familiar with evacuation processes in the event that the property is deemed unsafe and you have to relocate.
- **4. Assess your surroundings**. Be familiar with the layout of your room and the various routes to exits (for your floor, hotel, or building). Make sure furnishings are secure. Know where the nearest fire extinguisher is located.
- **5. Make a family reunification plan.** Before the trip, determine where your family would reunite before the trip if you got separated. Designate someone back home as the contact each family member should reach in the event that you are separated. Make sure everyone remembers the plan once you arrive.
- 6. Remember the emergency response tips you'd use at home, still apply. Be familiar with the warning signs of severe weather or natural disasters (i.e., tsunamis often follow earthquakes). Recall what to do in an emergency (e.g., in an earthquake, Drop! Cover! Hold On!). Researching before you arrive will give you time to review the preparedness tips for the likely emergencies in a particular destination.

APPENDIX VII: Emergency Supply Kit

After an emergency, you may need to survive on your own for several days. Being prepared means having your own food, water, and other supplies to last for at least 72 hours. A disaster supply kit is a collection of basic items your household may need during an emergency. Consider the unique needs of your family when assembling your supply kit.

Individuals should also consider having at least two emergency supply kits, one full kit at home and smaller portable kits in the workplace, vehicle, or other places they spend time.

Basic Disaster Supplies Kit

To assemble your kit, store items in airtight plastic bags and put your entire emergency supplies kit in one or two easy-to-carry containers such as plastic bins or a duffel bag.

A basic emergency supply kit could include the following recommended items:

- Water: One gallon of water per person per day (3-day supply for evacuation, 2-week supply for home)
- Food: Non-perishable, easy-to-prepare items (3-day supply for evacuation, 2-week supply for home)
- Battery-powered or hand-crank radio and a NOAA Weather Radio with tone alert
- Flashlight
- · First aid kit
- Extra batteries
- Whistle to signal for help
- N95 or surgical masks 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
- Multi-purpose tool
- Manual can opener for food
- Local maps
- Cell phone with chargers and a backup battery
- Family and emergency contact information

Additional items to consider adding to your emergency supply kit include:

- Prescription medications and glasses
- Infant formula and diapers
- Pet food and extra water for your pet (refer to appendix "Emergency Plans for Pets")
- 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 from www. ready.gov.
- 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
- Work gloves
- · Rain gear
- · Plastic sheeting
- Duct tape
- Scissors
- Towels
- Extra set of car keys and house keys
- · 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

APPENDIX VIII: Documenting and Insuring Your Property

Your home, your personal belongings, and your business are meaningful and valuable assets. If a disaster strikes, having insurance for your home or business property is the best way to ensure you will have the necessary financial resources to help you repair, rebuild, or replace whatever is damaged. Yet, more than half of all homeowners in the United States do not carry adequate homeowner's insurance to replace their home and its contents should a catastrophic loss occur. Now, before a disaster strikes, take the time to:

- Document your property
- Understand your options for coverage
- Ensure you have appropriate insurance for relevant hazards

Not all insurance policies are the same. Coverage amounts, deductibles, and payment caps can vary significantly. Consult with your insurance professional to be sure your policy is right for you. It is also important to review your policy annually to remind yourself of your coverage and to make any updates based on new purchases, renovations, increases in property value, or increases in costs to rebuild or replace items.

Documenting your property and safeguarding records

INVENTORY YOUR HOME OR BUSINESS

Regardless of the type of coverage you buy, maintaining a detailed inventory of your property's contents will assist you if a disaster strikes. Your inventory will help you prove the value of what you owned, which could speed your claim processing, and will provide documentation for tax deductions you can claim for your losses. An upto-date inventory can also help you to determine the correct amount of insurance to purchase.

You can take photos or videos to help you record your belongings, but be sure to also write down descriptions, including year, make, and model numbers, where appropriate. For valuable items, you may want to have an appraisal to determine the item's worth. Be sure to store your inventory somewhere it can be easily accessed after a disaster.

KEEP VITAL RECORDS IN A SAFE PLACE

Store paper copies in a waterproof and fireproof box, safe, or bank deposit box. Leave copies with trusted relatives or friends. Secure electronic copies with strong passwords and save them on a flash or external hard drive in your waterproof box or safe.

STORE POLICY NUMBER AND CONTACT INFORMATION NEARBY.

Keep your policy number, your insurance professional/company phone number, and claim filing instructions in a secure, convenient location.

Understanding what a policy covers

HOMEOWNER

A homeowner's policy generally provides the following areas of coverage:

- **Dwelling**—coverage for your house;
- Other Structures—coverage for structures such as garages, decks, and fences;
- Personal Property—coverage for items such as furniture, clothing, and appliances;
- Loss-of-Use—compensation if you need to relocate temporarily due to covered damage;
- Personal Liability—coverage for accidents occurring on your property; and
- **Medical Protection**—payments for a person who is injured on your property.

If you live in a manufactured home, in a condominium, or on a farm, there are policies specifically designed for these types of residences. For example, policies for condominiums primarily cover contents with a provision for the portions of your home that are your responsibility to maintain or repair, as stated by your condominium association.

• Your bank or mortgage lender may have minimum insurance requirements as a condition of your loan, but be sure to carry enough coverage for **your** needs.

RENTER

Renters insurance policies can include the following coverage types:

- Personal Property—coverage for items such as furniture and clothing;
- Loss-of-Use—compensation if you need to relocate temporarily due to damage;
- Personal Liability—coverage if sued due to accidental injury to others;
- Medical Payments—payments for a person who's injured on your property; and
- **Property Damage to Others**—coverage if you accidentally break or damage someone else's property.

Most responsible landlords and professional property management companies will require proof of renters insurance when a lease is signed.

BUSINESS

If you own a business, you may need to purchase business (or commercial) insurance to protect your business property and employees. The size of your business (as measured in revenue and number of employees), the type of business, and your business location will determine the appropriate types of insurance. Note that home-based businesses may not be covered under homeowners insurance policies, so having business insurance is critical if you run a small business out of your home.

An insurance professional can help you customize your policy based on your particular needs, such as insuring specialized equipment. Standard business policies generally include the following types of coverage:

• **Property**—protection of your physical business location, such as a store, and its contents;

- **Liability**—payment for medical costs and other obligations if someone gets hurt on your business property or you or your employees cause property damage, including legal defense costs if you are sued; and
- Business Interruption, or Business Income—coverage for lost revenue in the event that a business needs to close due to fire, burglary, or another covered disaster; assistance making rent and utility payments; and coverage for operating your business from a temporary location.

An insurance professional can assist a business owner with these additional types of commercial coverage:

- **Business Vehicle**—automotive insurance specifically designed for business vehicle use:
- Workers' Compensation—coverage that provides cash benefits and/or medical care for employees who are injured or fall ill as a direct result of their job;
- **Flood Insurance**—coverage designed for damage to a business property and its contents caused by flooding, which is not typically covered under general business insurance;
- **Cyber Liability**—protection against cyber risks and costs, including data loss or corruption, identity theft, extortion, and reputation recovery; and
- **Terrorism**—coverage for buildings, equipment, furnishings, and inventory damaged or destroyed in a terrorist attack.

The insurance industry calls the cause of loss, such as fire or theft, a "peril." Be sure to check for which perils your policy lists. A homeowner's policy may provide coverage for different perils for the dwelling and for personal property. The policy may also have different deductibles based on the peril.

- To have appropriate and adequate coverage for your home or business, it is
 important for you to consider the perils for your area. Homeowners, renters, and
 business owners who live in areas at high risk for losses from a particular peril may
 pay a higher cost for coverage. Always check your individual policy for details. In
 general, according to the Insurance Information Institute, homeowners insurance
 policies cover the following potential perils:
- Civil unrest
- Explosions
- Falling objects
- Fires/Wildfires
- Hail
- Hurricanes, but not flooding
- Malfunctioning plumbing
- · Air conditioning, heating, and sprinkler systems
- Theft
- · Tornadoes, but not flooding
- · Vehicular damage
- Volcanoes

Flood and Earthquakes

Most homeowner and business insurance policies do not cover damage from earthquakes and floods. Talk with your insurance professional if you are at risk for flooding or mudflows, including flooding caused by hurricanes or earthquakes. Basic flood insurance covers structural damage to your home or business building, including your air conditioner, furnace, and water heater. Flood insurance also covers associated cleanup costs. Home and business owners can purchase additional coverage for the building's contents. Note that flood damage to your vehicle is typically covered by your auto insurance's comprehensive coverage. Other important information to know about flood insurance includes:

- Flood insurance is available to homeowners and renters through the National Flood Insurance Program in participating communities. Keep in mind that a policy purchased today will take 30 days to go into effect. For more information, visit floodsmart.gov or call 1–888–4FLOODS.
- Separate policies are also needed for coverage against losses from earthquakes. If you are unable to find an insurance company willing to offer a policy that meets your needs for the perils you may face, contact your state insurance department for information on what coverage is available in your state from an involuntary market/ shared market or a state-backed plan.

Familiarize yourself with the settlement types available for your dwelling and personal property and choose the one that best meets your needs. The cost of your policy and the claim amount you receive will vary depending on the type of settlement you choose.

Knowing your settlement options

Replacement Cost

This is the cost to replace all belongings or rebuild your home at current market rates. "Guaranteed" or "extended" replacement cost policies account for pricing surges in supplies and labor after a major disaster. Homeowners can also purchase additional replacement cost coverage to account for the cost of complying with updated local building codes. For replacement cost coverage, it is important to have an accurate assessment of how much it would cost to rebuild your home or to replace your belongings. Replacement cost settlements may not be available for older homes.

Functional Replacement Cost or Market Value Coverage

This is the cost of repairs made with modern materials to provide the functional equivalent (e.g., a plaster wall is repaired with drywall), or if the damage is a total loss, the payment amount is the market value of the home.

Actual Cash Value

Your insurance company will reimburse you by estimating the current value of your home and belongings, including depreciation. For example, if you purchased a large high-definition television 5 years ago, you will receive the estimated value of a 5-year-old television.

Stated Value

This is a pre-determined, fixed amount listed in your policy.

APPENDIX IX:

Emergency ContactsPrint this page to keep a list of useful contacts during and after an emergency.

Electricity		
 Water	 	
Telephone	 	
Gas		

Personal/Family Contacts Name Phone E-mail

