

EMERGENCY PLANNING



Recognize flood-related hazards

Few weather events are as impactful and widespread as flooding. Floods can happen anywhere, and because of their ferocity, they are not a force to take lightly. The National Weather Service says flooding typically occurs when prolonged rain falls over several days, or when heavy rain falls or snow melts in a very short period of time. In such instances, the soil cannot absorb water runoff fast enough to avoid flooding. Flooding also may occur due to the failure of a water control structure, such as a dam or levee. Storm surges from tropical and non-tropical storm systems are other leading causes of flooding, particularly in coastal areas. The U.S. Geological Survey says floods create billions of dollars in damage and have been known to kill hundreds of people each year. Some ways floods can wreak havoc include loss of housing, crop failure, damage to roadways and infrastructure, and contamination of drinking water.

The Federal Emergency Management Agency warns that every community and person should be aware of the dangers of flooding and prepared to take action.

- Listen to radio and television reports about flooding and get to higher ground if you are in a low-lying area.
- Know your risk for flooding, assemble an emergency kit and have a plan for escaping or riding out flooding in your home. All household residents should learn and practice this plan.

• Flood water can damage electrical power, natural gas and propane gas systems. The Centers for Disease Control and Prevention says to minimize fire hazards by turning off these utilities during or after a flood. But only do so if you can do this from a dry location.

• Always obey evacuation orders immediately.

- NOAA says a mere six inches of water can knock you off your feet. Try not to venture into flood waters on foot or by car. It only takes seconds to get swept away and potentially drown.
 - Flood water can be mixed with sewage and other hazardous substances, warns AccuWeather. It also could be hiding downed power lines or sharp objects. Avoid contact with flood water, as it may pose a risk for intestinal diseases or infections in open wounds.
 - All dampened structures will need to be properly dried out, which often necessitates utilizing a professional service. Otherwise mold and mildew can fester and lead to serious structural issues, not to mention sickness.
 - Use protective clothing and a mask when cleaning up after a flood to avoid respiratory problems.
 - Never enter a flood-damaged home or building until it has been declared safe by authorities.
 - If you are concerned about flooding, speak with an insurance representative about flood insurance. Flood losses typically aren't covered under a homeowner's or renter's insurance policy.
- Damage can cause a catastrophic financial loss otherwise.
Floods are intense and scary events that require extreme caution and care before, during and after the event.



Alert others in emergencies

Emergencies occur every day. Data from the National Hospital Ambulatory Medical Care Survey found around 145 million emergency department visits are made in the United States each year. Of those visits, 42.2 million are injury-related.

While no one wants to imagine themselves in dangerous situations, being realistic about the likelihood of being in an emergency can help people safeguard themselves against such situations.

One way to prepare for emergencies is to make sure you and potential first responders or medical personnel know who to call should you be unable to communicate. Likely many things in the digital age, the process of indicating emergency contacts has changed.

Mobile phone ICE

All people are urged to designate an "in case of emergency" contact on their mobile phones. This way a first responder or other emergency personnel can notify the appropriate people in emergency situations. Emergency contact information also should be provided for school children and with a person's employer and updated regularly.

Medical alert

Emergencies may arise due to life-threatening medical conditions. If a person is in a situation in which they are unconscious or unable to speak, a medical alert card or bracelet can help first responders provide medical care more quickly. Bracelets and other jewelry, like those offered from the MedAlert® Foundation, are engraved with critical information for conditions like autism, allergies, dementia, diabetes, Alzheimer's, or epilepsy. They can provide peace of mind and speak for the person wearing one in an emergency.

Health care proxy

People should consider naming a health care proxy. This can be any whom they trust. The proxy can make health care decisions for another if he or she is unable to speak. Naming a proxy ensures that one gets the healthcare he or she prefers in the event they cannot communicate their wishes. Sometimes healthcare proxies are merged with living wills as one advanced directive document, according to the Medicare Rights Center.

Preparing for emergency situations, however unlikely they may seem, includes employing various strategies to help emergency responders and medical personnel in the event you are incapable of communicating with them.

Who to call when disaster strikes

Natural disasters can strike at any time. People in the path of such disasters can have their lives turned upside down in a matter of moments. Knowing what to do, including who to call, when a natural disaster strikes can help people get back on their feet.

Family

Call your family immediately after the storm to let them know you're safe and sound and to confirm that they are as well. If you're incapable of doing so due to downed phone lines or interrupted mobile or internet service, do so the moment you regain access to such services. If you're having trouble reaching a family member who also was in the line of the storm, contact a government agency, such as FEMA in the United States or Public Safety Canada in Canada, for help finding a missing loved one.

Local utility company

If there are any downed power lines on or around your property, contact your local utilities provider immediately. Contact the company even if you suspect your neighbors might have already called. Downed power lines pose a dangerous threat to anyone within their vicinity, so avoid them until the company responds.

Police

Police can direct callers to shelters if they need lodging or food and water after a natural disaster. Police also can help people who were hurt during a storm or those who may be safe but incapable of getting out of their homes on their own. In addition, police might be able to conduct wellness visits to see if relatives you cannot reach are safe. Such visits may not always be possible, as police and other first responders tend to be busy in the wake of natural disasters, but the police may know that certain areas are dealing with a lack of electricity, even though residents are otherwise safe.

Insurance agency

Whether you own or rent your home or apartment, contact your insurance agency in the aftermath of a natural disaster. Agencies may send inspectors to assess the damage, and the earlier you call the more quickly such inspections can take place. Calling as soon as possible after disaster strikes can get your claim on the books and hasten the reimbursement process if inspectors find any damage that's covered under the terms of your policy. Drivers also should contact their insurance companies immediately if their vehicles were damaged during a natural disaster.

Knowing who to call in the wake of a natural disaster can calm people's nerves and start them on the path to recovery.



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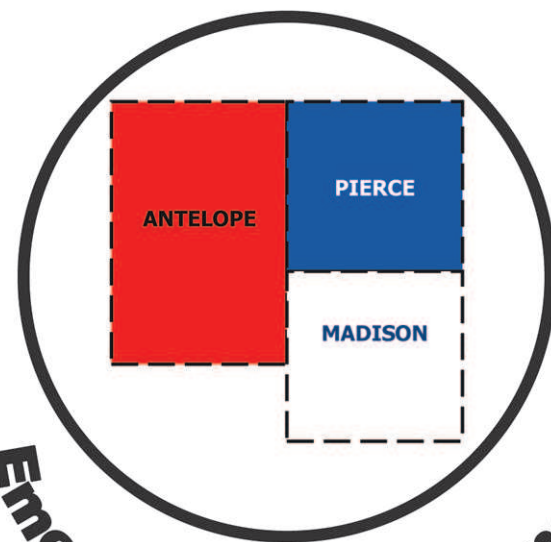
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