

Your Hurricane Handbook

“Survive”

Keep your family safe this hurricane
season with Island Heritage



Island
Heritage



Strength *delivers.*

“Using the Handbook”

This is your guide to surviving the season. It's full of useful information, smart tips and shopping lists. Keep it handy at all times.

You'll notice it's broken down into three main sections: **Before. During. After.** Most of the information is contained in the 'Before' section – this helps ensure your preparations are well thought out. Here's a brief overview of what you'll find:

Before

- **Your Survival Kit:**
Seven checklists tell you what emergency supplies to buy
 - **Hurricane Watch:**
What to do when the 36 hour countdown is issued
 - **Hurricane Warning:**
What to do when the 24 hour countdown is issued
 - **Smart Tips:**
On pets, securing your home, storing water and more
- ## During
- **Emergency repairs:**
What to do if you must make emergency repairs during the storm
 - **Myths:**
Fact vs. Fiction
 - **Smart Tips:**
on keeping comfortable and safe

After

- Venturing outdoors and returning home
- Electrical safety tips
- Using generators and chainsaws

Start Today

Make the time to start preparing. Sit down and think about what you need to do. Start by reading through this guide and taking some notes. Talk to your family and develop an emergency action plan. It's not too early to start today.

Ask yourself...
“If a Hurricane Watch is issued tomorrow, will I be ready?”



Are you ready?

Prepare to survive

Being prepared is the most important thing you can do before and during hurricane season. If a hurricane strikes, proper planning and preparation will get you through the storm and its aftermath.

Don't wait until a hurricane watch or warning is issued to shop for supplies, check your insurance policies or talk to your family about your disaster plans. Schedule a trip to the hardware store, supermarket and drugstore. Do this well in advance of hurricane season, to avoid competing with the frenzied masses during a hurricane alert or watch.

Invest in your protection and safety

Some of the most important things to have before hurricane season may be the most expensive. You may need to save some money first, but think of these as investments and include them in your budget before hurricane season starts. These may include:

- Hurricane shutters
- Generator
- Chainsaw



Will you stay on the Island?

No doubt you've asked yourself this already. And you're probably already certain of what you'll do. In any case, there are many things you need to consider and prepare for whether you decide to stay on-island or evacuate to another country.

Remember, even if you decide to leave the island, unless you have a private jet guaranteed to come for you, you must be prepared to stay, just in case. There is always a possibility that you won't get a flight out before the storm.

Your Survival Kit

What you need to buy & collect

This should be one of the first things you prepare. Shop now while the stores are fully stocked. Once you have your survival kit ready, remember that this is for emergency use – don't use it up before the storm. To make it easier to organise your Survival Kit, use these checklists, which are found on the following pages:

1. Food & Water
2. Kitchen Utensils & Supplies
3. First Aid Kit
4. Personal Care
5. Your Pet's Survival Kit
6. Hardware & Other Essentials
7. Power - Batteries & Fuel

“Before”

Important things to do before it's too late



Insurance Coverage

Now is the time to carefully read your insurance policies to make sure you are adequately covered. It's a good idea to get your property independently valued to make sure you have exactly the right level of coverage - not too little, not too much. Have questions? Call Island Heritage and schedule a meeting to discuss your property insurance.

About Island Heritage Insurance

Island Heritage is the fastest growing property insurance provider in the Caribbean. Established in 1996, the Cayman Islands-based property insurance specialists have become leaders in the industry and across the region thanks to their financial strength, stability and excellent spread of risk.

With a rating of A- (Excellent) awarded by A.M. Best Co., Island Heritage takes pride in offering an excellent level of service and a variety of products, all of which have successfully attracted and retained a wide cross section of the property insurance market in the Caribbean.

Their strong capital base, substantial reinsurance protection and high level of security allow them to provide a full range of highly comprehensive protection to all property owners. Industry giants such as Munich Re, Ace Tempest Re and Lloyd's of London provide Island Heritage with extensive reinsurance protection.

Food & Water

Survival Checklist 1

Buy a two-week supply
for you and your family

- Baby formula/baby food
- Bread (keep a spare loaf in your freezer; rotate every few weeks)
- Bottled water (1 - 2 gallons per person per day - remember to include your pets)
- Canned meat (tuna, chicken, corned beef, ham)
- Canned pastas (ravioli, spaghetti, macaroni)
- Canned soups
- Ice
- Salt
- Sugar
- Pepper
- Pet food - wet & dry
- Cookies, crackers
- Dried fruits
- Dry cereal
- Energy drinks
- Granola bars
- Juice
- Shelf packed pudding, gelatin snacks
- Powdered instant beverages (coffee, tea, juice, milk)
- Thirst-quenchers such as sports drinks

Kitchen Utensils & Supplies

Survival Checklist 2

- Antibacterial hand soap
- Bottle opener
- Canned fuel for camp stove
- Dishwashing liquid
- Disinfectant spray
- Foil paper
- Frozen gel packs
- Garbage bags
- Ice chest or cooler(s)
- Indoor camp stove
- Jugs or containers to store water (make sure they are clean/fully disinfected; don't re-use old milk jugs since natural bacteria will spread, even when a jug has been washed)
- Lighters
- Matches - the waterproof kind
- Manual can opener (invest in a good-quality sturdy one)
- Pan
- Plastic cups
- Paper napkins
- Plastic plates
- Paper towels
- Plastic utensils (forks, knives, spoons)
- Plastic wrap
- Plastic zipper bags - small, medium & large
- Pot
- Unscented bleach
- Utility knife

First-Aid Kit

Survival Checklist 3

- First-Aid handbook
- 3" elastic bandages
- Acetaminophen
- Adhesive first-aid tape
- Antibacterial cleanser/soap
- Antibiotic ointment
- Anti-diarrhea medication
- Antihistamine lotion
- Aspirin
- Band-aids/plasters
- Burn ointment
- Butterfly bandages
- Cold & cough medicine (adult & children formulas)
- Cold packs
- Cotton buds/swabs
- Hydrocortisone cream
- Hydrogen peroxide
- Ibuprofen
- Insect bite lotion
- Insect-repellant
- Iodine
- Large gauze pads
- Latex gloves (at least 2 pairs)
- Laxative
- Mouthpiece for administering CPR
- Razors
- Rubbing alcohol
- Scissors
- Sharp knife
- Sterile cotton balls
- Sterile nonstick pads
- Sterile wipes
- Thermometer
- Triangular bandages
- Tweezers

Personal Care

Survival Checklist 4

- Antibacterial bath soap
- Antibacterial sanitising gel
- Antibacterial wipes
- Boots or sturdy shoes
- Bug repellent spray or lotion
- Contact lens cleaner and case
- Essential prescription medication
- Extra clothing
- Eye drops
- Face & body moisturiser
- Hairbrush
- Hat/cap
- Lip balm
- Mouthwash
- Nail clipper & file
- Razors
- Shampoo & conditioner
- Shaving cream
- Small plastic grocery bags
- Sunscreen with SPF 30 or higher
- Toilet paper (keep in plastic bags)
- Toothbrush
- Toothpaste
- Wet weather gear/ponchos

FOR INFANTS/TODDLERS

- Baby sunscreen
- Blankets
- Cleansing wipes
- Clothing
- Diapers
- Hat or cap
- Powder
- Sneakers

“Your Pets”

Plan for your pet like you would anyone else in your family. Don't wait until the last minute to start thinking about your furry friends. Remember, local public hurricane shelters do not allow pets for health and space reasons, so think about what type of accommodation you'll provide for them during the storm. If you are going to a hotel, call in advance and ask if they can ease their No Pet Policy due to the emergency situation.



Carriers - bags & portable kennels

Animals need their own territory during the storm to help them feel safe and to keep them from running around and potentially hurting themselves or family members. If staying in a carrier is a new experience for your pet, make sure they don't feel as if they are being punished. Gradually encourage them to go inside and reassure them with a kind and upbeat attitude. If they see the kennel as a negative place, you'll have difficulty securing them when you are under pressure just prior to the storm.

If you leave

Don't leave your pets behind - if your home is not safe for you then it is not safe for your pets! If you cannot take your pet with you, contact your local pet shelter.

If you are off-island

If you leave the island during hurricane season then be sure you have made plans for you pet. You may be stuck overseas when a hurricane passes. Make arrangements in advance with a

trusted friend or relative who is well liked by your pet. Remember to give them your pet's survival kit along with written instructions and your contact phone number as well as the vet's contact info.

Fish

Aquarium fish may offer special challenges. Reinforce glass to protect the aquarium from breaking during the storm. Stock up on extra plastic bags and water for short-term storage of fish and buy a battery-operated pump.

Your Pet's Survival Kit

Survival Checklist 5

Shop and prepare their kit in advance and keep it with your supplies. Remember to keep their medical and immunisation records together in a waterproof bag.

- 2-week supply of food (if canned remember the can opener; if dry keep it in a plastic zipper bag)
- 2-week supply of drinking water (after the storm, never give your pet water that you wouldn't drink yourself)
- Animal first-aid book
- Blankets
- Bowls for food & water
- Carrier or portable kennel
- Collar with current tags - name & contact info (animal should wear this at all times)
- Flea & tick treatment
- Heartworm medicine
- Medical records
- Newspaper, paper towels, garbage bags (for cleaning up mess)
- Shampoo
- Sturdy leash

Hardware & Other Essentials

Survival Checklist 6

- Battery-operated AM/FM radio
- Battery-powered lanterns
- Battery-powered fans
- Blank CDs or DVDs to backup files on computer
- Bungee cords
- Candles (use only if flashlights fail)
- Camera with extra film or memory cards and extra batteries
- Chainsaw
- Common nails
- Cordless screwgun or drill (charged)
- Disposable dust masks
- Duct tape
- Extra batteries & fuel (see Checklist 7)
- Fire extinguisher
- Flashlights (buy one per person)
- Generator
- Glue/superglue
- Goggles/eye protection
- Grill
- Hammer
- Heavy duty garbage bags
- Heavy rope
- Heavy work gloves
- Helmet or hard hat
- Insect repellent coils/candles
- Machete
- Pliers
- Plywood
- Roofing nails
- Screwdrivers
- Screws
- Silicone glue or caulk, with gun
- Tarp or rolls of plastic
- Tiki torches and fuel
- Telephone (non-electric/non-portable)
- Two-way radios (these come in handy after the storm)
- Video camera and video tape



Power, Batteries & Fuel

Survival Checklist 7

- Charcoal
- Disposable batteries - stock up on different sizes (AAA up to D)
- Extra gasoline for your car and generator - at least 20 - 30 gallons; be sure to check the size of your gas tanks to ensure you have enough gas
- Kerosene or oil for outdoor torches
- Lighter fluid
- Propane for outdoor grills and gas stoves (secure properly)
- Rechargeable batteries - for mobile phones, cameras and radios - have these fully charged beforehand

Smart Tips

- Avoid buying salty foods these will make you thirsty
- Buy a few bags of ice and leave in your freezer. When a warning is issued, ice will be in high demand and may be difficult to buy
- Avoid contamination by buying food in single serving containers that can be finished in one sitting
- If you're taking any medications or prescription drugs, be sure to always have at least a four to six week supply on hand during the season. Remember your pet's medication too
- Invest in a good first-aid handbook - you may be on your own for some time without professional medical help
- Learn CPR

Storing your Survival Kit

Gather or buy waterproof/watertight storage containers to ensure your survival kit, important documents and valuables survive. Keep it all together and well organised: label everything so you can easily locate what you need when you need it.

- Plastic tub: Go to any hardware store and buy plastic storage tubs or containers with lids. One 16-gallon tub will hold most of your basic emergency supplies, but depending on the size of your family you may need several of these
- Plastic zipper bags: zipper bags are ideal for keeping important documents safe, such as passports, credit cards, insurance policies, medical records, etc
- Label it - buy a waterproof permanent marker and write directly on your containers so you can find what you need



“Alert. Watch. Warning.”

Do you know the difference?



Hurricane Alert

An alert is generally issued when a hurricane poses a possible threat to your area, but is more than 36 hours away.



Hurricane Watch

Once a hurricane watch is issued, this means that the threat of hurricane conditions to your area is between 24 and 36 hours away.



Hurricane Warning

When hurricane conditions are expected within 24 hours or less, a hurricane warning will be issued.



All Clear

The all clear is given when the storm has left the area but caution should prevail.

Depending on the stage the storm has reached, warning flags will be placed on public buildings such as police stations, fire stations and any official flagpoles, in all districts.



HURRICANE WATCH

36 HOUR COUNTDOWN: WHAT TO DO

1. Listen!

Tune in to the radio, watch television and check the internet - keep yourself informed of the hurricane progress reports at all times.

2. Check your Survival Kit

Go through the checklists and ensure you have all your emergency supplies. Keep it all together in your labelled watertight containers. Now is the time to stock up on extra water, ice, fuel and any other supplies you may need. Check and recharge your fire extinguisher.

3. Freeze it or buy it

You should already have some extra ice in your freezer, but now is the time to really stock up. Freeze it or buy it. Just make sure you have plenty of it. Use it to fill up any gaps and empty spaces in your freezer and coolers.

4. Fill 'er up

Fuel up your car, truck, service vehicle and/or motorbike. While at the gas station check your tyres and other fluids.

5. Get charged

Charge up all rechargeable batteries on items like mobile phones, cordless screwdrivers, cameras, flashlights and radios. Take inventory of what needs batteries and make sure you have the right ones in your Survival Kit.

6. Visit the bank

Get extra cash. Remember, banks, ATMs and in-store card terminals will not function during a power outage.

At Home - Outside

Remove potential flying debris:

- Bring it inside: lawn furniture, toys, grills, bicycles, garden tools, garbage cans, potted plants, etc. Some outdoor furniture can be put in the pool, where it cannot be blown away. Be sure it sinks to the bottom. Anchor or tie down any larger objects that must stay outside
- Prepare to cover all windows, skylights, and door openings with your hurricane shutters or plywood
- Make sure trees on your property that are close to power lines are properly trimmed as the branches could tear down the lines during high winds
- **DO NOT** attempt to cut trees or branches that are touching power lines. Please contact your local light and power company for assistance before the start of hurricane season
- Locate utility cut-off valves and breakers
If you are evacuating, turn them off

Boarding up - plywood shutters

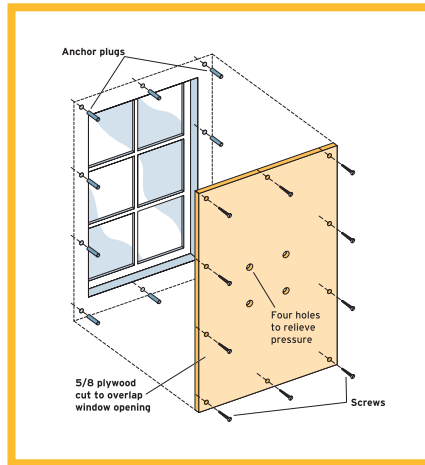
1. Measure all openings and add 8" to width & height (4" extra on each side).
2. Buy exterior grade plywood that is at least 5/8" thick.

A: Overlap Installation

This is perhaps the most popular method of making a basic hurricane shutter:

1. Cut plywood (minimum 5/8 inch thickness) so that it overlaps the window opening by 4 to 5 inches.
2. Drill holes for bolts 2.5 inches from the outside edge of the plywood at each corner and at 12 inch intervals.
3. Drill four holes in the centre area of the plywood to relieve pressure during the hurricane.

4. Place the plywood over the window opening and mark the position of each bolt hole on the outside wall.
5. Drill holes with the appropriate size bit for anchor plugs.
6. Install the shutter with bolts through into the anchor plugs to make sure they fit securely.
7. Mark each shutter so you know which window it fits over, then store it with the bolts and anchors in an easily accessible place.

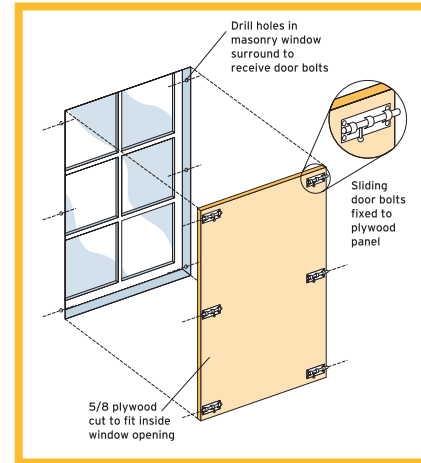


B: Inset Installation

This method can be more secure and avoids unsightly holes on masonry fascia.

1. Cut plywood (minimum 5/8 inch thickness) to fit snugly within the window opening.
2. Place the plywood in the opening and mark on masonry and on plywood for placement of sliding door bolts.
3. Drill receiving holes in the sides of the masonry window surround.
4. Secure door bolts in corresponding positions on the plywood using appropriately sized wood screws.

5. Check the shutter again for fit into the surround and ensure all the bolts slide correctly into the masonry.
6. Mark each shutter so you know which window it fits over, then store it in an easily accessible place.



Swimming pools

If you have a swimming pool, prepare it by lowering the water level by at least two feet in case of heavy rains.

At Home - Inside

- Identify and prepare your Safe Room. If you plan to stay at home, prepare a large closet, bathroom or hallway with no windows to ride out the storm. Place your Survival Kit and radio here along with pillows and blankets so that you'll be comfortable. Remember games, cards, books, and toys for the kids to help time pass quickly
- Turn down the dial to the coldest settings on your refrigerator and freezer and open only when absolutely necessary
- Freeze water and juice bottles
- Remember to use ice to fill empty spaces in freezers
- Locate your home's cut off switches and valves for the electricity, water and gas. Don't turn off until a few hours before the storm
- Test your camping stove and check its fuel supply

Your Life in a Bag

Documents, Memories, Valuables

This is where those plastic zipper bags come in handy. Once you've placed the following in bags, put it with your Survival Kit for double protection.

- Computer backup disks
- Cash, Credit cards
- Deeds, wills, titles, stocks, bonds
- Driver's license
- Emergency contacts
- Insurance policies
- Jewellery
- Logbooks and registrations (cars, bikes, boats)
- Medical records
- Passport
- Pet medical records
- Photographs of your family and pets for identification purposes
- Photo memories
- School records, diplomas, professional licenses
- Status and/or naturalisation documents
- Survive Handbook



HURRICANE WARNING

24 HOUR COUNTDOWN: WHAT TO DO

Own a Boat?

Have you read your boat's insurance policy? Most policies require that a boat be removed from the water and secured on land in the event of a hurricane. Call your insurance company to find out what your policy covers.

Your boat isn't worth your life, so don't even think of riding out the storm in a boat. When a hurricane warning is issued, secure your boat:

1. Make and keep a list of boat registration numbers, and the associated equipment's make model & serial numbers.
2. Fill the engine with gas.
3. Remove all deck gear such as radio antennas, Bimini tops, side curtains, side canvases, outriggers, sails, booms, dinghies, electronics and all other objects that could blow away or cause damage.
4. Move inland, by trailer, and park in an open area away from trees. Make a trial run. Know how long it will take to get from the water to higher ground.
5. If your boat is small enough, consider keeping it in your garage.
6. Plug the drainage system and partially fill with water, but don't fill the whole boat.
7. Release half the pressure in the tyres to lower the trailer.
8. Lash the boat to its trailer and the trailer to strong points on the ground (trees, re-inforcing rods, etc.).

Keep Listening!

- Continue monitoring the radio for hurricane progress
- You must follow all instructions issued by local officials
- If you are ordered to evacuate your home, do so immediately
- Avoid elevators
- Depending on the hurricane's strength and path, water and power may be turned off 12 hours before the storm strikes



At Home - Outside

- Disconnect and remove your TV antenna or satellite dish
- Remove roof turbine vents and completely cover the holes where they were installed. If high winds destroy them you will be left with a hole through which heavy rain could enter your home
- Check for loose or damaged shingles
- Secure and unclog gutters. In the event of heavy rains, clogged gutters can send water pouring into your home

- Remove any other lightweight accessory from your roof to reduce debris and damage potential
- Disconnect the pool pump from the electricity supply
- Close all windows and install your plywood or close your hurricane shutters but don't nail yourself inside the house in case you need to evacuate on short notice

At Home - Inside

- Store water: Fill up tubs, washing machines and jugs with water that will be used for washing and flushing. Seal your bathtub drain with silicone glue and wait 15 minutes before filling with water. This will prevent the tub from slowly draining during the storm. The silicone can be easily removed after the storm
- Close all curtains, drapes and blinds to stop flying debris (in case your shutters are blown off)
- Remove the ventilation hose off your dryer and completely seal the opening
- Seal any pet doors (i.e. cat flaps). You'll want to take your pet out for a final walk before bringing them indoors
- If you have a cat, prepare a litter tray; remember to keep newspaper handy

If you evacuate

1. Take your Survival Kit, blankets, and pillows.
2. Notify friends and relatives of your plans.
3. Turn off your utilities and seal your home as tightly as possible.
4. Remember your pet - do not leave them tied up or outside.
5. Leave as quickly as possible.
6. If you're headed for a shelter, be certain it's open before leaving your home.

Secure your Vehicle

- Disconnect & remove the battery, storing it in a high place. This disconnects the car's electronics, avoiding electrical shorts, thus the car might survive minor flooding
- Park on high ground and preferably away from trees which can fall and cause damage

Smart Tips

- Avoid using empty milk jugs to store drinking water; it's difficult to get all the milk out of the pores in the plastic making it easy for bacteria to grow
- Keep a spare set of house and car keys in your Survival Kit
- Avoid boredom...throw some entertainment in your Survival Kit: books, personal CD player, magazines, playing cards, dominoes, etc
- Personal cleanliness is critical - avoid infections and the spread of sickness/disease by preparing a personal hygiene bag for you and each member of your family
- Backup your computer. Save all electronic files on CDs or DVDs and seal them in plastic bags
- Store cubes or small blocks of ice in sealed bags and containers so you can drink the water after the ice melts
- Make a list and take photos or video of your belongings as documentation in case you need to make an insurance claim
- Make sure your fire extinguisher works
- Identify emergency contacts and provide each family member with their names and numbers; store in your mobile phone and place a copy with your important documents in your Survival Kit
- Always keep meat, poultry, fish, and eggs refrigerated at or below 40°F and frozen food at or below 0°F



“During”

Stay calm, safe and alert



Stay Calm. Stay Indoors.

- Keep all windows and doors closed
- Close all interior doors
- Stay calm, alert and listen to your radio
- A slow moving storm means you'll be waiting for many hours - read a book or play some dominoes, but stay alert
- Don't drink alcohol, it may be tempting but this will impair your judgement
- Stay off the phone - only make important or emergency calls

If winds become strong

- Stay inside your Safe Room and away from windows, skylights and doors, even if they are covered
- Lie on the floor under tables or other sturdy objects

If you must evacuate

In an extreme case of emergency, you may be forced to evacuate during the storm. Only do so if officials have ordered you to, or if your shelter has been destroyed.

- Be extremely cautious and remain calm
- Know where you are going to go
- Leave as soon as possible
- Be sure all appliances are unplugged and the main water & electric valves are off
- You must tell someone outside of the storm area where you are going
- If you have time, elevate furniture to protect it from flooding
- Take your Survival Kit & important documents
- Take blankets, pillows, sleeping bags
- Lock up your home and leave

If power goes out

- Use your flashlights instead of candles or open flames as a light source
- Turn off all appliances and your main breaker. This will prevent power surges from damaging them when the power is restored
- Drape a blanket or comforter over your fridge to help it stay colder - open it as little as possible

If the eye passes over you

During the passing of the eye, you will experience a sudden lull or almost total calm. Remember that this is only temporary and that the storm conditions will soon return with extremely high winds coming from a different direction.

Emergency repairs

If you absolutely have to go outside as the eye passes, it must only be for emergency repairs and you must be swift. You may have as little as ten minutes to complete your work.

YOU MUST wear head and eye protection, heavy work boots and gloves. Have someone come with you to help you keep track of the changing weather conditions. The other side of the eye wall will approach very rapidly and winds will increase in an instant. After the eye passes, violent winds and rains will return in full force. All you can do is continue waiting. Be patient, remain calm and stay indoors.

Pets

- Never leave a leashed pet unattended - this is a cruel death trap. Rising waters and projectiles from fierce winds can kill them
- Keep them in their carriers
- Animals do feel safer on higher ground - put their carrier up on a counter or in a cabinet, but keep checking on them

Smart Tips

- Ways to pass the time
 - get comfy
 - read a book
 - play some dominoes
 - listen to music
- The refrigerator will safely keep food cold for about 4 hours if it is unopened. A full freezer will hold the temperature for approximately 48 hours (24 hours if it's half full) if you keep the door closed
- Drape a wet towel over your cooler chests to keep contents chilled for longer periods
- Lift your possessions off the floor in case of flooding
- Turn off propane tanks
- Keep tuned in to the radio

Hurricane Myths

Myth: Keep a window slightly open in order to prevent certain types of wind damage

Truth: This isn't advisable. You must keep all windows and doors closed during a hurricane. Hurricane winds are highly turbulent and an open window or door is a target to flying debris

Myth: Tape your windows for safety

Truth: This is a waste of effort, time and tape. Masking tape offers very little strength to the glass and no protection against flying debris. After the storm you'll end up scraping baked-on tape off your windows

“After”

Even if the storm has passed, be extra careful.



All Clear

- Listen to the radio for the ‘all-clear’. If the radio is not broadcasting, the station may have sustained damage so stay indoors for a while until you are absolutely certain the storm has passed
- Venture outdoors with extreme care. Power lines are likely to be down - do not go near them or touch them
- Wear your sturdy shoes or boots at all times
- Keep your kids and pets inside as much as possible
- Keep all calls to a minimum to allow emergency calls to get through
- Do not wade through flooded areas with bare feet. Floodwater may be contaminated by sewage and other contaminants. Construction debris such as nails, wooden splinters, shards of glass and chunks of concrete are likely to be in the water. These can puncture or cut your feet resulting in a bad infection and a wait in the emergency room
- Continue to monitor local media

AFTER THE STORM

When on the road

- Stay away from disaster areas
- Drive very carefully
- Approach every intersection as a four-way stop

Security

Looting may become a problem right after the storm, but keep in mind that the police and other emergency officials will be severely overloaded with work. You may want to organise a neighbourhood watch in your area - write out a schedule and rotate with your neighbours.

Returning to your home

If you were evacuated from your home, return once authorities advise that it is safe to do so.

- Enter your home with caution
- Beware of insects, and animals driven to higher ground by flood water
- Open windows and doors to ventilate and dry your home
- Wet furniture, draperies and rugs should be moved outdoors to dry
- Soaked wall-to-wall carpeting should be removed
- Check refrigerated foods for spoilage
- Take pictures of the damage, both to the house and its contents for insurance claims

First Aid

- Help injured or trapped people
- Give first aid where appropriate
- Do not move a seriously injured person unless they are in immediate danger of further injury. Call for help

Water Safety

Disinfect water to kill disease carrying microorganisms:

- Chlorination: Add 16 drops of unscented liquid chlorine laundry bleach per gallon of water. Stir and let stand for 30 minutes
- Boiling: It's the safest method. Bring water to a rolling boil for 10 minutes and allow to cool
- When you brush your teeth, you must also use disinfected water
- If water pipes are damaged, contact your local water company

Electrical Safety

- Never touch fallen or low-hanging power lines
- Don't touch or attempt to move objects in contact with power lines
- Always assume the lines are energised
- Don't turn on your main breaker until you ensure that the secondary (individual) breakers are off. Once you switch on the main breaker, turn on the secondary breakers one at a time to check for electrical faults. If a fault is detected, turn off the main breaker immediately and contact an electrician

Your vehicle

If your vehicle gets inundated with water, don't attempt to start it. Have it checked out by a mechanic with the proper diagnostic equipment. The car's exhaust system and the brakes will need special attention. Water may have entered the brake fluid system, which could cause the brakes to fail at a later date. Oil and oil filters should be changed.

Generators

Never connect the output of a generator into the breaker panel or household outlets. This will create safety issues for you. Connecting the generator into the panel box could result in electrocution as it may back feed into power lines. Please plug your appliances directly into the generator and avoid overloading.

Never use Generators Indoors!

You must place the generator in a well-ventilated area away from your home and windows to avoid the carbon-monoxide fumes from the exhaust that could cause poisoning and death.

Please also protect the generator from direct exposure to rain by placing it under a canopy, makeshift cover, an open shed or carports that are not enclosed.

Never refuel a generator while it is running or hot and always keep open flames away from the generator. Use a flashlight or battery lantern when refueling. Please unplug the generator output cord before starting it.

Chainsaws

- Use with caution!
- Kids and by-standers should be at least 30 feet away
- Never operate from a tree or ladder
- Begin and continue cutting at full throttle
- Cut one thing at a time
- Chain should be properly lubricated
- When refueling, also fill the oil tank
- Keep the engine and cooling system clean
- Keep your body positioned to the left of the cut and away from the saw chain when the engine is running
- Chainsaws can potentially kick back throwing the saw's cutting edge back into your face or body. Striking the tip of the chain saw against any object can cause kickback - be careful!
- When cutting anything longer than the saw's cutting length, use two or more cuts
- Start cuts with the base of the chain. Pivot the blade at the base to work the blade through the wood
- Do not use the saw in bad weather
- Stop the engine before setting the chainsaw down on the ground
- Don't walk around your yard with the saw running



Smart Tips

- If your home has sustained any significant damage be sure to use a licensed contractor for repairs. Include the completion date, costs of materials and permit fees in your contract and do not make a final payment until all work is complete
- Never taste food to determine its safety. Discard any perishable food (such as meat, poultry, fish, eggs, and leftovers) that have been above 40°F for 2 hours or more
- Keep yourself hydrated with plenty of drinking water and fluids
- Wear sunscreen and a hat when outdoors
- Don't let your animals roam loose. Familiar landmarks and smells may have disappeared causing them to be disoriented
 - Be patient with them. They too have just experienced stress and trauma.
 - Contact your vet immediately if they appear sick or are wounded



Insurance Claims

1. Take photos of any damage inside and outside your home
2. Read your policy and call Island Heritage to schedule an appointment with an insurance adjuster
3. In case of looting, immediately inform the police if property is lost, stolen or maliciously damaged
4. Notify Island Heritage as soon as possible, and report in writing within 30 days of the date of loss
5. Take all reasonable steps to recover any lost or stolen property and to secure your home
6. Take photographs of anything that is damaged beyond repair before you discard it
7. Send us any letter or legal document related to the claim
8. Listen to the radio stations for announcements. Island Heritage will make every effort to inform you of office access and opening times

“Understanding” Hurricanes

Facts you should know

Hurricane Season

1st June until 30th November

Sustained Winds

Winds lasting one minute on average and measured at approximately 33 feet (10 meters) above earth's surface.

Knot (kt)

1 knot is equal to 1 nautical mile per hour or 1.15 mph.

Defining a Hurricane

What is it? A hurricane is a tropical cyclone or a revolving tropical storm with sustained wind speeds of 74 mph (64 knots) or greater. Accompanied by thunderstorms, hurricanes revolve in a counterclockwise motion around a low pressure vortex or 'eye' near the earth's surface.

The Eye

A hurricane's vortex, better known as the 'eye', is the calm area near the centre of the cyclone, which may last several minutes or up to an hour when passing over any given area.

Other Tropical Cyclones

Tropical Depression - circular system of organized thunderstorms and clouds with maximum sustained winds of 38 mph (33 knots) or less.

A Tropical Storm - a tropical depression becomes a Tropical Storm when winds reach 39 mph (34 knots) and are sustained up to 73 mph (63 knots).

What causes Tropical Cyclones?

Tropical storms and hurricanes are caused by a combination of warm tropical oceans, light winds and moisture along with a pre-existing weather disturbance.

Saffir-Simpson Hurricane Scale

CATEGORY (1)	74 - 95 mph Winds
CATEGORY (2)	96 - 100 mph Winds
CATEGORY (3)	111 - 130 mph Winds
CATEGORY (4)	131 - 155 mph Winds
CATEGORY (5)	156 + mph Winds

Alert. Watch. Warning

Do you know the difference? Please refer to the explanation box on page 11

Hurricane Hazards

Hurricanes produce conditions that can be deadly: violent winds, storm surges, inland flooding and tornadoes.

High Winds - the storm's wind speed is what determines its category. See the Saffir-Simpson Scale above for categories and wind speed.

Storm surge - a rise in sea level; caused when the wind's force pushes water toward the shore.

Flooding - caused by intense rainfall and storm surges.

Tornadoes - hurricane-produced tornadoes usually occur in the front right quadrant of the storm as well as in the rain-bands away from the eye.

“Useful Links”

American Meteorology Society

www.ametsoc.org

American Red Cross

www.redcross.org

British Red Cross

www.redcross.org.uk

Caribbean Hurricane Network

www.stormcarib.org

Federal Emergency Management Agency

www.fema.gov

NASA Global Hydrology & Climate Centre

www.ghcc.msfc.nasa.gov/goes/

National Weather Centre

www.nws.noaa.gov

US National Oceanic & Atmospheric Administration

www.noaa.gov

US National Hurricane Centre

www.nhc.noaa.gov

WeatherNet

www.wunderground.com

Storm Pulse

www.stormpulse.com

Island Heritage

www.islandheritageinsurance.com

“Notes”

Island Heritage



Strength *delivers.*

www.islandheritageinsurance.com

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