

2023 Disaster PREPARATION GUIDE

Hurricane season begins on June 1st until November 30th.

- § Hurricane Safety Checklist
- § Emergency Contact Information
- § Preparing Your Pets for Emergencies
- § Food and Water Safety
- § Special Considerations for Seniors

2023 Storm Names

Arlene	Emily	Idalia	Margot	Rina
Bret	Franklin	Jose	Nigel	Sean
Cindy	Gert	Katia	Ophelia	Tammy
Don	Harold	Lee	Philippe	Vince
				Whitney

1 **74-95 MPH - Very dangerous Winds will produce some damage**

2 **96-110 MPH - Extremely dangerous winds will cause extensive damage**

3 **111-129 MPH - Devastating damage will occur**

4 **130-156 MPH - Catastrophic damage will occur**

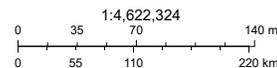
5 **157 MPH or higher - Catastrophic damage will occur**

Hurricane Evacuation Zones



Hurricane Evacuation Zones

- Tropical Storm Zone
- Zone A
- Zone AB (Monroe)
- Zone B
- Zone C
- Zone D
- Zone E
- Zone F (Collier, Duval, Flagler, Nassau, St. Johns)
- Zone L (Palm Beach)



SOURCE: index.fl

Do You Know About 511?

Dial 511 from your cell phone or landline before hitting the road. The traffic information is free; however, standard cell phone minutes or roaming charges may apply. You can also request information about roadways in a specific county or city.

Statewide Florida 511 Features

- Travel information on Florida interstate highways and Florida's Turnpike
- Information on accidents, lane closures and construction
- Severe weather, evacuation and child abduction alerts
- 24-hour-a-day availability
- Toll-free calls with speech-activated menus
- Cell phone or landline use
- Access to regional 511 systems in Florida

Severe Weather Evacuation Information When storms threaten Florida, a call to 511 will let you know before you go. Should you need to evacuate, call 511 before you leave home so you can plan ahead. 511 will give you information about road conditions, congestion, contraflow, suspended tolls and weather related road closings.

IMPORTANT NUMBERS:

EMERGENCY REFERRAL LINE 211 FEMA
(Federal Emergency Management Agency)
Registration
1-800-621-FEMA (3362) • TDD: 1-800-462-7585

Florida Disaster (Florida Division of Emergency Management)
1-850-815-4000 • TDD: 800-226-4329
<http://www.floridadisaster.org>

Florida Department of Agriculture and Consumer Services Hotline
1-800-HELP-FLA (435-7352)

Elder Affairs
1-800-96-ELDER (963-5337)

Florida Department of Financial Services Disaster Assistance
1-800-22-STORM (227-8676)

BEFORE A DISASTER OR AN EMERGENCY

Prepare and Get Ready Now

Information taken from the American Red Cross
[redcross.org/prepare](https://www.redcross.org/prepare)

GET INFORMED

- **Identify likely emergencies:** Learn about the types of disasters or emergencies that could happen in your community.
- **Learn about your community and housing response plans:** Find out about your community's guidance, response plans, evacuation routes and all available resources for preparing and responding to disasters. If you live in housing such as an apartment building or an assisted living residence, find out about the management's guidance and plans to prepare and respond to disasters or emergencies.
- **Sign up for alerts and warnings:** Learn how to receive national and local alerts and warnings. Understand the meaning of a watch and a warning and learn the actions you'll take for disasters that are likely in your area.¹
- **Get trained:** Learn first aid, CPR and the response skills for local disasters that may occur. For most disasters, there are specific actions you can take to help protect yourself from the impact of that disaster. For example, the guidance for an earthquake is to "drop, cover and hold on" to protect yourself from falling and from falling debris. In addition to the basic guidance, there might be alternate actions if you are in bed, stay in bed and cover yourself to protect yourself from falling debris, or if you are in a wheelchair, lock its wheels and cover to protect yourself from falling debris. (see web site for training and protective actions for specific disasters)²



ASSESS YOUR NEEDS

- **Understand how your medical, physical and cognitive needs may affect your ability** to respond to a disaster or emergency.³
- **Think about how you would respond:** Consider needs you may have if the power went out, if you had to stay home for two weeks or more or if you had to quickly evacuate your home or community.
- **Take an inventory** of items, like assistive devices, you rely on at home that you'd need to take with you if you evacuated; include model information. List all items that require electricity—such as refrigerated medicines, a CPAP device or power wheelchair. List all devices to take with you in an evacuation and consider light-weight or portable alternatives where possible. Plan for battery or generator backup for all items and where you'll go if these power sources won't last for an extended power outage.

BUILD YOUR SUPPORT NETWORK

- **Identify helpers:** Include family, friends, neighbors, caregivers and care providers to help build your network and help you develop and support your plan.⁴
- **Meet with your helpers to plan together:** Talk about what kind of help you'll need and how your helpers can assist you. You may also be able to help others too.
- **Make a contact information list for your helpers** and plan how you'll communicate regularly and during a disaster when some communications may be disrupted.⁵

DEVELOP YOUR PLAN

- **Plan for local disasters:** Consider all potential disasters in your area that could affect you including home fires, natural disasters and power outages. Plan for the actions you'll take for each.⁶
- **Plan to stay or go:** Plan for disasters where you'll need to stay home at least two weeks or evacuate. Consider what you'll need in different types of disasters.
- **Plan for help to stay in your home:** Plan for how you'll meet your needs if caregivers or care providers aren't able to come to your home and/or you can't get access to essential medical and community services. You may need a plan to evacuate before a disaster, if possible, to maintain access to these supports or identify a nearby friend or neighbor who can learn how to help you.
- **Plan for help to evacuate:** If you'll need help evacuating or have medical devices that require power, plan for help. Find out if there are local registries and sign up so local responders will be aware of your needs.



- **Assess your power needs:** If you require power to operate medical devices or keep medicines cold, talk with your care providers and an electrician or your utility company to make a backup power plan.
- **Learn how to turn off the water, gas and electricity** supply to your home. If your gas is turned off, only a gas utility professional may turn it back on.
- **Prepare for home fires:** Make sure you have smoke alarms and carbon monoxide detectors on every floor of your home, inside bedrooms and outside of sleeping areas. Know two ways out of every room and the assistance you may need to evacuate safely.⁷
- **Know your property or renter's insurance:** Make sure you have disaster-specific coverage for your area, and the amount of coverage is enough for you. Typically, homeowner insurance does not cover flooding or

earthquakes and these disasters require separate policies.

- **Protect your property:** You may be able to strengthen your home and create protection against many disasters such as a flood or earthquake. Consult a trained professional and consider ways to protect your property from disasters in your area.⁸
- **Review, practice and refresh** your support network, your plan, your supplies and your documents at least twice a year.

CREATE A COMMUNICATION PLAN

- **Share your plan and contact information with your support network:** Plan more than one way to get in touch in case the disaster disrupts power, phone networks or internet access. Identify someone local to help with



communication to local officials such as first responders, doctors or building managers. Identify someone outside your local area who may be able to assist with communication when local access is disrupted.

- **Learn how to use alternate communication methods:** If available, use mobile phones to send texts, internet for emails or internet phone services.
- **Write down phone numbers for emergency services:** utilities, service providers, medical providers, veterinarians, insurance companies, your building or homeowner association managers, home repair professionals and other services.⁹

GATHER SUPPLIES YOU'LL NEED

- **Prepare emergency supplies to stay at home and a portable kit of supplies for evacuation:** Include basics such as food and water, first aid kit, flashlight, whistle, cash, a change of clothes and sturdy shoes. Make sure you have phone chargers, batteries and battery backup plans for all medical devices.¹⁰
- **Personalize your kit to address medical and personal needs:** Prepare a backup supply of medication for at least 30 days or more. Include additional items such as an extra pair of prescription eyewear, medical devices or any assistive devices such as a cane or other comfort items.

- **Gather enough items for yourself and everyone in your household** including pets and service animals for at least two weeks for staying at home. Have a



lightweight kit for at least three days for an evacuation and supplies for at least 24 hours if you have a car.¹¹

PREPARE THE DOCUMENTS YOU'LL NEED

- **Locate important documents:** Copy or scan all important documents including household identification (such as ID, social security card, driver's license, marriage license), financial and legal (deeds, loans, credit cards, banking, wills, property insurance) and medical (see below). Keep in mind, some of these are required for recovery financial assistance. To see a complete list of documents to save, go to redcross.org/OlderAdults for the FEMA Emergency Financial First Aid Kit.¹² Take the time to learn more about financial preparedness.¹³
- **Gather medical information:** Keep an up-to-date list of your conditions, allergies, medications and dosages, doctors, caregivers and health insurance cards. In addition, make copies of your written prescriptions before having them filled, or ask your doctor or pharmacist for a printed copy of all your prescribed medications—having this information on hand may make it easier to replace after a disaster.
- **Keep and share a contact list of people in your support network.**
- **Keep a copy of your plans.**
- **Safeguard documents:** Consider keeping paper documents in a waterproof box or safe, store electronic copies in a password protected format in a secure cloud-based file, or a removable flash drive or with a trusted family member.

DURING AN EMERGENCY

Know How to Respond

- **Stay informed:** Monitor TV, radio and emergency alerts for disaster watches and warnings¹⁴
 - If there is a watch issued, review your plan for that disaster and make any necessary changes in your activities to make sure you can quickly get to a safer place and can protect yourself.
 - If there's a warning issued, act immediately to follow your plan for that disaster.
- **Know how to take action to protect yourself:** If there are immediate dangers, use the response skills you've learned to protect yourself during that disaster.
- **Stay or go?** Be ready to stay at home or leave right away in case you need to evacuate. Know how you'll decide whether to stay or go including who will help you decide. If the power is out for an extended time or you don't have adequate air conditioning in a heat wave, or adequate

heating during extreme cold, consider evacuating to an appropriate location.

- **Locate public shelters:** Relief organizations, like the American Red Cross, may open shelters if a disaster affects a large number of people or the emergency is expected to last several days. Be prepared to go to a shelter if:
 - Your area is without electrical power.
 - Police or other local officials tell you to evacuate.
 - Your home's been severely damaged.
- **Ask for help** and tell people what you need.

AFTER A DISASTER OR AN EMERGENCY

Know How to Recover

- **Return home safely:** Monitor news from authorities and only return home when authorities say it's safe to do so. Report broken gas, sewer or water lines, and loose or dangling power wires to your local municipality.
- **Work with trusted sources:** Seek out resources and support from trusted sources such as the Red Cross and FEMA; be aware of scams and take caution when sharing personal information.

- **Manage property damage:** If there's evidence of structural damage to your home, get a review by a trained inspector before you go back in.



- **If there's been an extended power outage,** throw out food that may have been above 40 degrees for 2 hours or more.
- **Be aware of the risk of electrocution:** If there's water in the home, don't go in until you're sure the power is off at the main switch.
- **Only use a generator outdoors and away from windows.**
- **Document any property damage and contact your insurance** to file a claim.
- **If you're clearing debris or cleaning,** follow safety precautions, wear protective clothing and always work with someone for safety.
- **Lean on your support network** to help you recover.

TIPS FOR CAREGIVERS

How to Help With Planning and Response

- **Understand what you may be expected and required to do** to assist someone you support, including helping to develop their plan, prepare their disaster supplies and documents, sign them up for local registries, support their evacuation, etc.
- **Ensure you've received training in first aid and CPR,** how to use or operate their assistive devices or medical equipment and how to support their personal care needs.
- **Know how to teach others to communicate effectively** with the person you care for who may require hearing, visual, speech or other communication adaptations.
- **Know how to provide additional emotional and behavioral support,** especially to help a person living with dementia or active mental health issues.
- **Have a current picture of the person you're caring for,** in case you get separated, and a copy of their essential medical and treatment information to access the right care. It may be helpful to discuss getting the person you support a personal or medical ID bracelet.

RESOURCES

^{1, 2, 6, 14} Prepare for Specific Disasters

For more information on what to do during a disaster, go to redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies.html

³ Assess Your Needs Checklist

Information on specific items to consider for your kit based on personal needs, go to redcross.org/OlderAdults

⁴ Building your Support Network

Information on building your Support Network is available at redcross.org/OlderAdults

^{5, 9} Emergency Contact List

For more information on resources for completing your emergency contact list, go to redcross.org/OlderAdults

⁷ Home Fire Preparedness

For more information on home fire preparedness, go to redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies/fire.html

⁸ Property Mitigation

For information on preparing your home for a disaster, go to redcross.org/OlderAdults

¹⁰ Basic Supplies

To see a starter list of items for your kit, go to redcross.org/get-help/how-to-prepare-for-emergencies/survival-kit-supplies.html

^{11, 12} Preparing Your Documents Checklist

For more information on compiling important documents, go to redcross.org/OlderAdults

¹³ Financial Preparedness

To learn more about how to be prepared financially for a disaster, go to redcross.org/get-help/disaster-relief-and-recovery-services/recovering-financially.html



DISASTER SUPPLY KIT CHECKLIST



General

- Two week minimum supply of medication, regularly used medical supplies, and a list of allergies
- A list of the style, serial number, and manufacturer information of required medical devices
- Batteries
- Flashlights
Do not use candles
- NOAA Weather Radio
Battery operated or hand cranked
- Cash
Banks and ATMs may not be available after a storm
- Cell phone chargers
- Books, games, puzzles or other activities for children

Phone Numbers

- Maintain a list of important phone numbers including:
County emergency management office, evacuation sites, doctors, banks, schools, veterinarian, a number for out of town contacts, friends and family

Clothing

- Rain gear such as jackets, hats, umbrellas and rain boots
- Sturdy shoes or boots and work gloves

Special Needs Items

- Specialty items for infants, small children, the elderly, and family members with disabilities

First Aid

- First Aid Manual
- Sterile adhesive bandages of different sizes
- Sterile gauze pads
- Hypoallergenic adhesive tape
- Triangular bandages
- Scissors
- Tweezers
- Sewing needle
- Moistened towelettes
- Antiseptic
- Disinfectant wipes
- Hand sanitizer
- Thermometer
- Tube of petroleum jelly
- Safety pins
- Soap
- Latex gloves
- Sunscreen
- Aspirin or other pain reliever
- Anti-diarrheal medicine
- Antacid
- Laxative
- Cotton balls
- Q-tips

Food and Water

- Food
Nonperishable packaged or canned food and beverages, snack foods, juices, baby food, and any special dietary items to last at least 7 days
- Water
1 gallon per person per day
- Non-electric can opener
- Paper plates
- Napkins
- Plastic cups
- Utensils

Important Documents

- Insurance cards
 - Medical records
 - Banking information
 - Credit card numbers
 - Copies of social security cards
 - Copies of birth and/or marriage certificates
 - Other personal documents
 - Set of car, house, and office keys
 - Service animal I.D., veterinary records, and proof of ownership
 - Information about where you receive medication, the name of the drug, and dosage
 - Copy of Will
- *Items should be kept in a water proof container*

Vehicle

- Keep your motor vehicle tanks filled with gasoline

Pet Care Items

- Pet food and water to last at least 7 days
- Proper identification
- Medical records/microchip information
- A carrier or cage
- Muzzle and leash
- Water and food bowls
- Medications
- Supplies for your service animal

Find more disaster preparedness tips at FloridaDisaster.org

Be Red Cross Ready

Prepare so you can protect.



**American
Red Cross**

Emergency Contact Card

Directions:

1. Print out a card for every member of your household.
2. Fill in all information.
3. Carry card to reference in the event of a disaster or other emergency.

Side 2 of the Emergency Contact Card is displayed below.

<p style="writing-mode: vertical-rl; transform: rotate(180deg);">X Cut along dotted lines. X</p> <div style="text-align: right;">  American Red Cross </div> <h3>Emergency Contact Card</h3> <p>Cardholder information:</p> <p>Phone: _____</p> <p>Home address: _____</p> <p>Healthcare provider: _____</p> <p style="text-align: center;">Fold here</p> <p>In an emergency, call 911 or:</p> <p>Local Police: _____</p> <p>Local Fire Department: _____</p> <p>Poison Control: (800) 222-1222</p> <p>For more information, please visit redcross.org/prepare</p> <p>Be Red Cross Ready Prepare so you can protect.</p>	<p style="writing-mode: vertical-rl; transform: rotate(180deg);">X Cut along dotted lines. X</p> <div style="text-align: right;">  American Red Cross </div> <h3>Emergency Contact Card</h3> <p>Cardholder information:</p> <p>Phone: _____</p> <p>Home address: _____</p> <p>Healthcare provider: _____</p> <p style="text-align: center;">Fold here</p> <p>In an emergency, call 911 or:</p> <p>Local Police: _____</p> <p>Local Fire Department: _____</p> <p>Poison Control: (800) 222-1222</p> <p>For more information, please visit redcross.org/prepare</p> <p>Be Red Cross Ready Prepare so you can protect.</p>
<p style="writing-mode: vertical-rl; transform: rotate(180deg);">X Cut along dotted lines. X</p> <div style="text-align: right;">  American Red Cross </div> <h3>Emergency Contact Card</h3> <p>Cardholder information:</p> <p>Phone: _____</p> <p>Home address: _____</p> <p>Healthcare provider: _____</p> <p style="text-align: center;">Fold here</p> <p>In an emergency, call 911 or:</p> <p>Local Police: _____</p> <p>Local Fire Department: _____</p> <p>Poison Control: (800) 222-1222</p> <p>For more information, please visit redcross.org/prepare</p> <p>Be Red Cross Ready Prepare so you can protect.</p>	<p style="writing-mode: vertical-rl; transform: rotate(180deg);">X Cut along dotted lines. X</p> <div style="text-align: right;">  American Red Cross </div> <h3>Emergency Contact Card</h3> <p>Cardholder information:</p> <p>Phone: _____</p> <p>Home address: _____</p> <p>Healthcare provider: _____</p> <p style="text-align: center;">Fold here</p> <p>In an emergency, call 911 or:</p> <p>Local Police: _____</p> <p>Local Fire Department: _____</p> <p>Poison Control: (800) 222-1222</p> <p>For more information, please visit redcross.org/prepare</p> <p>Be Red Cross Ready Prepare so you can protect.</p>



Prepare Your Pets for Disasters

Your pets are important member of your family! This is why they should be included in your family's emergency plan.

To prepare for the unexpected, keep your pets in mind as you follow these tips:

1. Make a plan.
2. Build an emergency kit.
3. Stay informed.

Make a Plan

If you have a plan in place for you and your pets, you will likely encounter less difficulty, stress and worry when you need to make a decision during an emergency.

THINGS TO INCLUDE IN YOUR PLAN:

- **Know what to do with your pet during an evacuation.** Many public shelters and hotels do not allow pets inside. Know a safe place where you can take your pets before a disaster or emergency happens.
- **Develop a buddy system.** Plan with neighbors, friends or relatives to make sure that someone is available to care for or evacuate your pets if you are unable to do so.
- **Have copies of your pet's vaccination record, and make sure your pet is microchipped.** Keep your address and phone number up-to-date and include an emergency contact outside of your immediate area.
- **Keep contact information for your local emergency management office or animal control office and shelters on hand** in case you become separated from your pet.

Build a Kit for your Pet

Just as you do with your family's emergency supply kit, think first about the basics for survival.

Review your kit regularly to ensure that their contents are fresh.

HERE ARE SOME ITEMS TO INCLUDE IN AN EMERGENCY KIT FOR YOUR PET:

- **Food and Water.** Keep several days' supply of both.
- Keep food in an airtight, waterproof container, and have a water bowl to use.



Ready 



- **Medicine.** Keep an extra supply of the medicine your pet takes on a regular basis in a waterproof container.
- **First aid kit.** Include items appropriate for your pet’s emergency medical needs.
- **Backup collar with ID tag and a harness or leash.** Have copies of your pet’s registration information in a waterproof container and available electronically.
- **Traveling bag, crate or sturdy carrier** for each pet.
- **Grooming items.** Pet shampoo and other items, in case your pet needs some cleaning up.
- **A picture of you and your pet together.** If you become separated from your pet, a picture will help you document ownership and allow others to assist you in identifying your pet.
- **Sanitation needs.** Include pet litter and litter box, trash bags and other items to provide for your pet’s sanitation needs.
- **Familiar items.** Put favorite toys, treats or bedding in your kit to reduce stress for your pets.

Stay Informed

Stay informed of current conditions and know how you will receive emergency alerts and warnings.

Download the FEMA app to get weather alerts for up to five different locations anywhere in the United States.

Always bring your pets indoors at the first sign or warning of a storm. For more information about how to prepare your pets, visit [Ready.gov/pets](https://www.ready.gov/pets).





POWER OUTAGES: BEFORE AND AFTER

If the Power Goes Out . . .

Follow these basic tips to keep food safe:

1. Keep the **refrigerator and freezer doors closed** as much as possible to maintain the cold temperature.
 - The **refrigerator** will keep food **cold for about 4 hours** if it is unopened.
 - A **full freezer** will keep the temperature for approximately **48 hours** (24 hours if it is half full) if the door remains closed.
2. Buy **dry or block ice** to keep the 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 keep an 18 cubic foot, fully stocked freezer cold for two days.
3. If you plan to eat refrigerated or frozen meat, poultry, fish, or eggs while they are still at safe temperatures, it is important that each item is **thoroughly cooked to a safe minimum internal temperature** to ensure that any foodborne bacteria that may be present are destroyed. However, if at any point the food was above 40° F for 2 hours or more (or 1 hour if temperatures are above 90° F) — **discard it**.



Once Power Is Restored . . .

Determine the safety of your food:

1. If an appliance thermometer was kept in the freezer, **check the temperature** when the power comes back on. If the freezer thermometer reads 40° F or below, the food is safe and may be refrozen.
2. If a thermometer has not been kept in the freezer, **check each package** of food to determine its safety. 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 or cook.
3. Refrigerated food should be safe as long as the power was out for **no more than 4 hours** and the refrigerator door was kept shut. Discard any perishable food (such as meat, poultry, fish, eggs, or leftovers) that has been at temperatures above 40° F for 2 hours or more (or 1 hour if temperatures are above 90° F).



Perishable food such as meat, poultry, seafood, milk, and eggs that are not kept adequately refrigerated or frozen may cause illness if consumed, even when they are thoroughly cooked.



HOW TO BOIL OR DISINFECT WATER TO MAKE IT SAFE

If the water is cloudy, first filter it through clean cloths, or allow it to settle and then draw off the clear water for boiling/disinfecting. Then, follow one of these two procedures:

Boiling

Boiling water will kill most types of disease-causing organisms that may be present.

1. Boil the water for 1 minute.
2. Let it cool, and store it in clean containers with covers.

Disinfecting with Bleach

Bleach will kill some, but not all, types of disease-causing organisms that may be in the water.

1. Add 1/8 teaspoon (or 8 drops) of unscented, liquid chlorine bleach per gallon of water.
2. Stir it well and let it stand for at least 30 minutes before you use it.
3. Store disinfected water in clean containers with covers.



SHELTERS FOR PEOPLE WITH SPECIAL NEEDS

The Florida Division of Emergency Management, in coordination with each local emergency management agency in the state, developed a registry to allow residents with special needs to register with their local emergency management agency to receive assistance during a disaster. The statewide registry provides first responders with valuable information to prepare for disasters or other emergencies.

Providing as much information as possible will allow emergency management officials to plan accordingly for future disasters. You will be e-mailed periodically to verify the information provided is correct and to make any necessary changes. Individual surveys will be archived after one year if not verified.

Why should you register?

To receive important information from local emergency management officials about evacuation and sheltering options available to you. **IT MAY SAVE YOUR LIFE!**

Completing the Florida Special Needs Registry does not automatically qualify the individual for a special needs shelter. Additional information will be provided by your local emergency management agency regarding evacuation and sheltering options available to you. For more information on your local options, please visit <https://www.floridadisaster.org/snr/> for contact information.



MEDICATION REQUIREMENTS

Emergency 30-Day Refills

According to Florida law, you can obtain a 30-day refill of your prescription medication - even if you have just refilled it - ONLY if you reside in county that:

- Is under a hurricane warning issued by the National Weather Service.
- Is under a state of emergency executive order declared by the Governor.
- Has activated its emergency operations center/emergency management plan.



TRANSPORTATION

If you do not have transportation or are unable to drive, assistance may be available. Check with your county's Office of Emergency Management to find detailed information about routes to assist you in event of evacuation.

INSURANCE REVIEW

The Department of Financial Services urges all Floridians to review their insurance policies and conduct an annual check-up by asking themselves the following questions:

- **Can you access all of your insurance policies right now?** It is recommended that you keep your insurance policies, along with other important documents in a waterproof container with one copy kept in another location, preferably a safety deposit box.
- **Do you know what your homeowner's insurance policy covers?** Many policyholders have a tendency to sign the policy every year without adjusting the coverage to the current property value. The majority of Floridians do not have the money set aside to cover their out-of-pocket expenses in the event of a hurricane, including their deductible.
- **Do you know what your homeowner's association or condo covers?** Before a disaster occurs, check with your homeowner's association or with your condo to make sure that you understand which repair expenses are covered by your association or condo and which will be your responsibility.

Here is a brief review of key items every homeowner should check for in his or her insurance policy:

Hurricane Deductible — This deductible is based on the value of the insured property, not the estimate of damage, and applies to only hurricane claims (those resulting from a hurricane declared by the National Weather Service). This is the amount the homeowner is responsible for out of the total damages to the home. It is usually stated as a percentage of the policy limits.

Flood Insurance — Typically, homeowners' policies exclude flood damage. Homeowners without flood insurance may qualify through the National Flood Insurance Program (NFIP).

Actual Cash Value — The depreciated value of property damaged in a storm.

Replacement Cost — The amount needed to replace or repair your damaged property with materials of similar kind and quality, without deducting for depreciation.

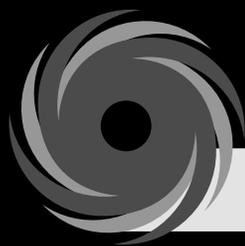
Ordinance or Law Coverage — If a local building ordinance or law increases the cost of repairing or replacing an insured dwelling, the insurance company will not pay the additional amount, unless this coverage is added to the policy. A homeowner's agent **MUST** offer this coverage and some companies automatically include this in their coverage.

Additional Living Expenses — Homeowner's packages provide additional living expense coverage that will pay some extra expenses if damage to your home requires you to live somewhere else while it is being repaired. Policies may designate a limit of coverage for additional living expenses, but does not obligate the insurance company to pay this amount in advance or in full. The policyholder must keep receipts for expenses and submit them to the insurance company for reimbursement.

For more information, visit the Florida Department of Financial Services' at <https://www.myfloridacfo.com/>

Source:

Florida Department of Financial Services.



2023 Disaster PREPARATION GUIDE

Compliments of:



1-800-401-2740 / TTY: 711
www.freedomhealth.com



1-866-245-5360 / TTY: 711
www.youoptimumhealthcare.com

- <http://www.ready.gov>
- <http://www.redcross.org>
- <https://epublication.fda.gov/epub/>
- <https://www.loridadisaster.org/planprepare/pet>