

Saffir-Simpson Hurricane Scale

Scale Number (Category)	Sustained Winds (MPH)	Damage	Storm Surge
1	74-95	Minimal: Unanchored mobile homes, vegetation and signs.	4-5 feet
2	96-110	Moderate: All mobile homes, roofs, small crafts, flooding.	6-8 feet
3	111-130	Extensive: Small buildings, low-lying roads cut off.	9-12 feet
4	131-155	Extreme: Roofs destroyed, trees down, roads cut off, mobile homes destroyed. Beach homes flooded.	13-18 feet
5	More than 155	Catastrophic: Most buildings destroyed. Vegetation destroyed. Major roads cut off. Homes flooded.	Greater than 18 feet

While POA recommends the detailed instructions set forth by the Inst. for Business and Home Safety, here are some tips from FEMA but modified by POA:

Before a Hurricane

To prepare for a hurricane, you should take the following measures:

- Make plans to secure your property. Permanent storm shutters offer the best protection for windows. A second option is to board up windows with 3/4" marine plywood, cut to fit and ready to install. Tape does not prevent windows from breaking.
- Store all important documents in a secure location, preferably in a secure cyber vault. (See why on page 4-5)
- Install straps or additional clips to securely fasten your roof to the frame structure. This will reduce roof damage.
- Be sure trees and shrubs around your home are well trimmed.
- Clear loose and clogged rain gutters and downspouts.
- Determine how and where to secure your boat.
- Consider building a safe room.

During a Hurricane

If a hurricane is likely in your area, you should:

- Listen to the radio or TV for information.

- Secure your home, close storm shutters, and secure outdoor objects or bring them indoors.
- Turn off utilities if instructed to do so. Otherwise, turn the refrigerator thermostat to its coldest setting and keep its doors closed.
- Turn off propane tanks. Avoid using the phone, except for serious emergencies.
- Moor your boat if time permits.
- Ensure a supply of water for sanitary purposes such as cleaning and flushing toilets. Fill the bathtub and other large containers with water.

You should evacuate under the following conditions:

- If you are directed by local authorities to do so. Be sure to follow their instructions.
- If you live in a mobile home or temporary structure—such shelters are particularly hazardous during hurricanes no matter how well fastened to the ground.
- If you live in a high-rise building—hurricane winds are stronger at higher elevations.
- If you live on the coast, on a floodplain, near a river, or on an inland waterway.
- If you feel you are in danger.

If you are unable to evacuate, go to your safe room. If you do not have one, follow these guidelines:

- Stay indoors during the hurricane and away from windows and glass doors.
- Close all interior doors—secure and brace external doors.
- Keep curtains and blinds closed. Do not be fooled if there is a lull; it could be the eye of the storm - winds will pick up again.
- Take refuge in a small interior room, closet, or hallway on the lowest level.
- Lie on the floor under a table or another sturdy object.

AFTER THE STORM: THE RETURN HOME

General Tips

Returning home can be both physically and mentally challenging. Above all, use caution.

Check for injuries. Do not attempt to move seriously injured persons unless they are in immediate danger of death or further injury. If you must move an unconscious person, first stabilize the neck and back, then call for help immediately.

- Keep a battery-powered radio with you so you can listen for emergency updates and news reports.
- Use a battery-powered flash light to inspect a damaged home. Note: The flashlight should be turned on outside before entering - the battery may produce a spark that could ignite leaking gas, if present.
- Watch out for animals, especially poisonous snakes. Use a stick to poke through debris. Be ware of other wildlife.
- Use the phone only to report life-threatening emergencies.
- Stay off the streets. If you must go out, watch for fallen objects; downed electrical wires; and weakened walls, bridges, roads, and sidewalks.

Before You Enter Your Home

Walk carefully around the outside and check for loose power lines, gas leaks, and structural damage. If you have any doubts about safety, have your residence inspected by a qualified building inspector or structural engineer before entering.

Do not enter if:

- You smell gas.
- Floodwaters remain around the building.
- Your home was damaged by fire and the authorities have not declared it safe.

Going Inside Your Home

When you go inside your home, there are certain things you should and should not do. Enter the home carefully and check for damage. Be aware of loose boards and slippery floors. The following items are other things to check inside your home:

- **Natural gas.** If you smell gas or hear a hissing or blowing sound, open a window and leave immediately. Turn off the main gas valve from the outside, if you can. Call the gas company from a neighbor's residence. If you shut off the gas supply at the main valve, you will need a professional to turn it back on. Do not smoke or use oil, gas lanterns, candles, or torches for lighting inside a damaged home until you are sure there is no leaking gas or other flammable materials present.
- **Sparks, broken or frayed wires.** Check the electrical system unless you are wet, standing in water, or unsure of your safety. If possible, turn off the electricity at the main fuse box or circuit breaker. If the situation is unsafe, leave the building and call for help. Do not turn on the lights until you are sure they're safe to use. You may want to have an electrician inspect your wiring.
- **Roof, foundation, and chimney cracks.** If it looks like the building may collapse, leave immediately.
- **Appliances.** If appliances are wet, turn off the electricity at the main fuse box or circuit breaker. Then, unplug appliances and let them dry out. Have appliances checked by a professional before using them again. Also, have the electrical system checked by an electrician before turning the power back on.
- **Water and sewage systems.** If pipes are damaged, turn off the main water valve. Check with local authorities before using any water; the water could be contaminated. Pump out wells and have the water tested by authorities before drinking. Do not flush toilets until you know that sewage lines are intact.
- **Food and other supplies.** Throw out all food and other supplies that you suspect may have become contaminated or come in to contact with floodwater.
- **Your basement.** If your basement has flooded, pump it out gradually (about one third of the water per day) to avoid

damage. The walls may collapse and the floor may buckle if the basement is pumped out while the surrounding ground is still waterlogged.

- **Open cabinets.** Be alert for objects that may fall.
- **Clean up household chemical spills.** Disinfect items that may have been contaminated by raw sewage, bacteria, or chemicals. Also clean salvageable items.
- **Call your insurance agent and fax in your claim (keep record that fax went through).**

Use the claims form provided by POA and document everything. Even ask neighbors who did not evacuate if they took photos or video of the chronology of events and ask if they would sign an affidavit about the damage sustained to your home. (Email POA to get such an affidavit form). The POA property claim form is available at:

[http://
policyholdersofamerica.org/
claims_form.pdf](http://policyholdersofamerica.org/claims_form.pdf)

Remember, the only thing that separates your claim from claims that won't get paid is DOCUMENTATION. Such documentation forces the insurer to honor their duties under the policy.

DOCUMENTATION TIPS:

Home inventory records (available on POA);

Photos of damages;

Records of repair and cleaning costs;

Save any and all items removed from the home (furnishings, clothing, wet sheetrock, etc...) in large, tightly sealed garbage bags and store the evidence in a garage or storage area **not inside the home**. This "trash" could actually be "evidence" in the likely event that your insurer will deny the claim.