

HURRICANE TOOLKIT



Helping You Make Informed Financial Decisions This Hurricane Season

Emergency Information Card

DISASTER ASSISTANCE NUMBERS

Federal Emergency Management Agency: 1-800-621-FEMA (3362) • TTY: 1-800-462-7585

American Red Cross: 1-866-GET-INFO (1-866-438-4636)

DFS Storm Hotline: 1-800-22-STORM (227-8676)

State of Florida Emergency Information: 1-800-342-3557

Homeowners Insurance Company Name _____

Homeowners Insurance Company Claim Reporting Phone _____

Homeowners Insurance Company Policy Number _____

Auto Insurance Co. Policy Number _____

Other Policy Types and Numbers _____



Cut wallet sized card along the line, fold in half and keep with for quick reference!

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(Remember you may have separate policies for wind, flood and all perils)

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After the intense hurricane seasons of 2004 and 2005, Floridians are well aware of the physical damage storms can inflict, and we've learned to take steps to minimize the impact to ourselves and our homes. However, many of us do not think about being financially prepared for storms.

Just as you need tools to prepare your home and rebuild in the event of a disaster, you also need to have a set of financial tools to help you and your family in the event of an emergency.

This package is designed to give you the tools you need, from basic preparedness information to a complete set of documents to aid in recovery. It's your tool kit – it can be as simple or as comprehensive as you make it.

This kit contains four parts. Some sections will be of more use before or after a storm, and some may be used for both. They are indicated by the following icons: **BEFORE**  **AFTER** 

SECTION 1 **Hurricane Preparedness Tips**

Basic steps everyone should take before or after the storm.

SECTION 2 **Emergency Information Card**

This card contains phone numbers and information of critical importance in a disaster. Keep it in your wallet or purse for ready access.

SECTION 3 **Personal and Account Information**

These pages will contain the information you need to keep track of financial and insurance issues such as filing a claim for storm damage. Keep these pages at the front of your binder or file. When you call for assistance, it will help operators assist you more quickly.

SECTION 4 **Property Inventory**

In the event of a loss, it is important to have a record of all items lost in order to file an accurate claim. Completing this inventory will help you recover more fully.

We recommend you keep this information in a waterproof binder, along with any receipts & documentation related to your hurricane season activities



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Before the Storm



KNOW THE DIFFERENCE

Hurricane/ Tropical Storm WATCH

Hurricane/tropical storm conditions are POSSIBLE in the specified area, usually within 36 hours. Tune in to NOAA Weather Radio, commercial radio, or television for information.

Hurricane/ Tropical Storm WARNING

Hurricane/tropical storm conditions are EXPECTED in the specified area, usually within 24 hours.

- **Be sure to have key financial and insurance information available – this kit can help.**
- **Conduct an annual insurance checkup** to make sure you are adequately covered.
- **Establish two evacuation locations** where your family will meet if you are not directed to a location by local authorities.
- **Turn your TV and radio on to receive emergency instructions** from local authorities. Have a battery-operated radio available and identify a designated emergency alert radio station, and TV channel, to be used.
- **Use your TV or radio to receive information concerning the weather.** The power may be out, so it is imperative to keep a portable AM/FM radio on hand with a fresh battery supply.
- **You might also want to consider getting an AC adapter** that can be plugged into a car lighter to power your radio, cell phone or similar small electronics.
- **Always keep your vehicle at least half fueled** in the event you need to immediately leave – you may not find an operating gas station for a long time.
- **Always travel with an emergency supply kit.** If possible, keep a kit permanently in your vehicle.
- **Bring your pets,** but realize that only “service animals” may be permitted in public shelters. Therefore, inquire in advance how and where you can leave your pets; store a small emergency pet food ration as a precaution and leave a 3-day supply of food and water with your pets if you are forced to leave them behind.
- **Time permitting, move any furniture or outdoor valuables into your home** and lock all the windows and doors. Leave a note on the door stating your destination and contact information. And check to see if any neighbors may need a ride.
- **Be sure to have cash on hand.** ATMs will not work if the power is out, and banks may not be able to restock them for a while once power is restored.
- **Tell your employer you have been told to evacuate.**



When a storm approaches

HURRICANE PREPAREDNESS TIPS

Have a plan of evacuation, including a list of people to contact in the event you need to leave your home.

Home

List individuals to be contacted before and after evacuation (one person should be out of state).

Name: _____

E-mail: _____

Phone Numbers: _____

Name: _____

E-mail: _____

Phone Numbers: _____

Name: _____

E-mail: _____

Phone Numbers: _____

List evacuation route options.

Establish two evacuation locations where your family will meet if you are not directed to a location by local authorities.

Route One: _____

Route Two: _____

Storm Shelter One: _____

Storm Shelter Two: _____

Medical Information

WEATHER TERMS

Tropical Depression

An organized system of clouds and thunderstorms with a defined surface circulation and maximum sustained winds of 38 MPH or less.

Tropical Storm

An organized system of strong thunderstorms with a defined surface circulation and maximum sustained winds of 39–73 MPH.

Hurricane

An intense tropical weather system of strong thunderstorms with a well-defined surface circulation and maximum sustained winds of 74 MPH or higher.

Storm Surge

A dome of water pushed onshore by hurricane and tropical storm winds. Storm surges can reach 25 feet high and be 50–1,000 miles wide.

Storm Tide

A combination of storm surge and the normal tide (i.e., a 15-foot storm surge combined with a 2-foot normal high tide over the mean sea level can create a 17-foot storm tide).

Physician's Name _____

Phone Number _____

Address _____

Pharmacy Name _____

Phone Number _____

Address _____

(NOTE: IF YOU TAKE PRESCRIPTION MEDICATIONS REGULARLY, YOU SHOULD CONTACT YOUR PHARMACY BEFORE A STORM STRIKES TO GET PRESCRIPTIONS FILLED SO THAT YOU DON'T RUN OUT.)

List of Necessary Medications

Health Insurance ID Card (s)

Record of Immunizations/Allergies

Disabilities Documentation

Living Will

Dental Records / Child Identity Cards / DNA Swabs

HURRICANE CATEGORIES

CATEGORY ONE

Winds 74-95 mph.

Storm surge generally
4-5 ft above normal

CATEGORY TWO

Winds 96-110 mph.

Storm surge generally
6-8 feet above normal.

CATEGORY THREE

Winds 111-130 mph.

Storm surge generally
9-12 ft above normal.

CATEGORY FOUR

Winds 131-155 mph.

Storm surge generally
13-18 ft above normal.

CATEGORY FIVE

Winds greater than 155 mph.

Storm surge generally greater
than 18 ft above normal.

Build to Save **HURRICANE PROTECTION PAYS**

When is the best time to hurricane-proof your home? Whether you are rebuilding from last year's storms or getting prepared for this year's storm season, now is the time to invest in hurricane-resistant building techniques.

"Mitigation" is the buzzword in Florida that refers to building materials, techniques and tools used to reduce the damage from a major hurricane. Following Hurricane Andrew in 1992, the Florida Legislature required each homeowners insurance carrier in Florida to offer its customers discounts for implementing these measures, as a way of encouraging Floridians to take preventive measures and increase the safety of their homes and businesses.

Floridians can reap the benefits of investing in building techniques that strengthen their homes against hurricane damage in four ways:

- 1. Homes built to withstand catastrophic storms are safe havens, allowing homeowners to avoid costly evacuations from hurricane-prone areas.**
- 2. Discounts on insurance premiums are available for certain measures, reducing insurance costs to homeowners.**
- 3. Homes built to these standards are at a lower risk of sustaining extensive damage, reducing the chances of having to file claims and making them more attractive risks for the private market to insure.**
- 4. Overall damage and loss of homes and businesses would be reduced in the event of a catastrophic storm, helping our state avoid a negative economic impact.**

You can build to save — your family and your money — by investing in hurricane-resistant building techniques. To find out which methods will fit your needs and lower your insurance premiums, check with your homeowner's insurance agent or visit the DFS Hurricane Season 2006 Web site at www.fldfs.com and click on the "Hurricane 2006" icon. Then click on the first item: "Save Money - Find out about Storm Mitigation."

After The Storm



- Wait until local authorities say it is safe to return.
- Make arrangements for temporary shelter.
- Contact your insurance company to report your claim.
- Make any necessary emergency repairs, but be sure to document all damage – photos or videotape can be especially useful.
- Keep all receipts for living expenses, food purchases, and other temporary costs.
- When dealing with insurance adjusters, make sure they are licensed, get complete contact information, and make a log of all dealings with them.
- When dealing with contractors, get copies of all written estimates, dates the work is to be done, payment schedules, and contact information. Make sure the contractor is licensed to do business in Florida by calling the Florida Dept. of Business and Professional Regulation at 850-487-1395, and make sure the contractor gets all the required permits for you – never pull a permit for a contractor.

The Claims Process



- Immediately report property damage to your agent and insurance company. The company will arrange for an insurance adjuster to visit your property and assess the damage.
- Make emergency repairs and document them - keeping a file with all of your receipts, as well as any photos or video, to submit with your claim.
- Don't make extensive repairs before the claims adjuster arrives or throw out damaged furniture and other expensive items; the adjuster will want to see them.
- Make sure your adjuster is properly licensed to conduct business in Florida, and be sure to write down contact information including phone numbers and addresses for the adjuster and firm he or she may work for. If you have any questions about the license status of an adjuster, or the way your claim was handled, call the DFS Consumer Helpline toll-free at 1-800-342-2762.
- Keep a record of the date, time, and name of all people you speak to regarding the claim. Also keep a copy of anything you sign, as well as any photos, receipts, and other documentary evidence.
- If you and your company representative cannot reach a satisfactory settlement together, you may hire an appraiser to reach a compromise figure. You and the company split the cost. If you both still disagree, you may hire a second appraiser, called an umpire. The decision of any two of these people is binding.

Note about mediation: In this free, informal process, a trained, neutral mediator tries to help resolve the dispute without dictating the outcome. However, it is important to remember that mediation is nonbinding. To find out if you qualify, call the DFS Consumer Helpline toll-free at 1-800-342-2762.

VITAL ACCOUNT INFORMATION

The following information will be of the most importance immediately after a storm and will help expedite the filing of claims. Be sure to know what your insurance policies cover. It is a good idea to perform an annual review of the type and amount of coverage you have, to make sure you are adequately protected in the event of a loss.

Insurance



PROPERTY INSURANCE

Company Name _____
Policy Number _____
Company Phone Number _____
Company Address _____
Deductible _____ Policy Date _____

RENTERS INSURANCE

Company Name _____
Policy Number _____
Company Phone Number _____
Company Address _____
Deductible _____ Policy Date _____

AUTO INSURANCE

Company Name _____
Policy Number _____
Company Phone Number _____
Company Address _____
Deductible _____ Policy Date _____

HEALTH INSURANCE

Company Name _____
Policy Number _____
Company Phone Number _____
Company Address _____
Deductible _____ Policy Date _____

LIFE INSURANCE

Company Name _____
Policy Number _____
Company Phone Number _____
Company Address _____
Deductible _____ Policy Date _____

OTHER INSURANCE (BOAT, WINDSTORM, FLOOD, ETC.)

Company Name _____
Policy Number _____
Company Phone Number _____
Company Address _____
Deductible _____ Policy Date _____

Company Name _____
Policy Number _____
Company Phone Number _____
Company Address _____
Deductible _____ Policy Date _____



Adjuster Information and Contact Log

ADJUSTER DEFINITIONS

Adjusters must be licensed in the state of Florida. There are three types of adjusters who are authorized to estimate damages following a disaster:

COMPANY ADJUSTERS

work for your insurance company and are paid by them to estimate your damage and submit a report that will be used as the basis of the claim settlement. You do not pay this adjuster. These adjusters must be licensed in Florida. Emergency adjusters are temporarily licensed adjusters hired by insurance companies to assist with a large volume of claims, usually as a result of a disaster.

INDEPENDENT ADJUSTERS

usually work as employees of an independent adjusting firm that has been hired by an insurance company to handle the company's claims. Independent adjusters obtain and submit the claim information to the insurance company. The insurance company makes the final decision regarding benefits paid.

PUBLIC ADJUSTERS

are self-employed and do not work for insurance companies or independent adjusting firms.

They may work in a public adjusting firm. Public adjusters are hired to settle claims with the insurance company on your behalf. Generally their payment fee is a contracted percentage of the total claim settlement amount. Public adjuster's fees aren't set by the state, although an emergency order may be issued limiting the percentage of the fee that may be charged for adjusting hurricane claims. You negotiate and agree on the fee you pay for their services. The Department of Financial Services has no regulatory authority over contractual provisions between the public adjuster and the insured.

In the event you need to file a claim, you will deal with an insurance adjuster. Keep this person's name and contact information handy at all times to facilitate evaluation of the loss and to handle any dispute. Also, use this space to record information from your contacts with the adjuster and the insurance company – include dates, the information discussed, and the names and phone numbers of the people you talk to. This log will help in the event of a claim dispute.

Adjuster name: _____

Adjuster's Company: _____

Company Address _____

Adjuster's Phone: _____

Adjuster's License Number: _____

Claim Number: _____

Multiple horizontal lines for recording contact information.

2004 STORM SEASON:

15 named storms

9 hurricanes

6 major
(category 3 or above)

1 Category 5
(Ivan)

6 hurricanes
struck the U.S.
(Alex, Charley, Frances,
Gaston, Ivan, Jeanne)

4 hit Florida

3,000 dead, mostly
from Haiti due to
Jeanne, 233 in the
U.S.

\$42 billion in U.S.

Financial Obligations



Having a record of your financial obligations can be extremely important to demonstrate your discretionary income and to qualify for income-based assistance following a disaster. If you do not have a lease, having proof of utility payments is very important to demonstrate residence in the home.

- | | |
|---|--|
| <input type="checkbox"/> Mortgage Statement | <input type="checkbox"/> Lease |
| <input type="checkbox"/> Utility Bills (Electric, Water, Gas) | <input type="checkbox"/> Car Payment |
| <input type="checkbox"/> Student Loan | <input type="checkbox"/> Alimony Payments |
| <input type="checkbox"/> Child Support Payments | <input type="checkbox"/> Elder Care Facilities |
| <input type="checkbox"/> Other Debt | |

Financial Account Information



Name of Institution: _____

Address: _____

Phone Number: _____

Account Number: _____

Web Site: _____

Additional Accounts: _____

Mortgage Information



If your home is mortgaged, any insurance claim settlement will be made out to you and the mortgage holder. You will need to keep the mortgage holder informed of the repair process and arrange a schedule of release of funds for repairs.

Name of Institution: _____

Address: _____

Phone Number: _____

Account Number: _____

Web Site: _____

Additional Accounts: _____

Property Inventory



The following inventory consists of two parts – important documents and an itemized inventory of your property. Make a copy of the inventory and keep it in a safe deposit box where it will be secure in the event of a disaster, and keep a copy with you in a binder or file.

Legal and Financial Document Check List

Collect the following documents and place a check by each one you have. If you are unsure where to obtain them, see the list of sources at the end of this list. These documents will assist if you need to file for government disaster assistance, tax assistance, etc.

INSURANCE POLICIES

Call the claims numbers on your insurance policies to verify that the policy numbers are correct. Review your coverage to be sure that it is adequate for your current circumstances.

- Property Insurance
- Renters Insurance
- Auto Insurance
- Health Insurance
- Life Insurance
- Boaters Insurance
- Flood Insurance
- Wind Only Insurance
- Other

FINANCIAL INFORMATION

- Bank/Credit Union Statements
- Credit/Debit Card Statements
- Retirement Accounts (401K, TSP, IRA)
- Investment Accounts (Stocks, Bonds, Mutual Funds)

TAX INFORMATION

Tax returns from the previous year may be required to apply for new loans and to verify qualification for income-based assistance.

- Previous Year's Tax Returns
- Property Tax Statement
- Personal Property Tax

SOURCES OF INCOME/ASSETS

Having proof of your income sources will be important if you are confronted with an event that interrupts your income

- Recent Pay Stubs for All Sources of Income
- Government Benefits (e.g. Social Security, Temporary Assistance for Needy Families, Veterans')
- Alimony Income
- Child Support Income
- Professional Appraisals of Personal Property
- Rewards Accounts
(e.g., Frequent Flyer Programs, Hotel Rewards)

2005 STORM SEASON:

FIVE RECORDS

28 named storms

(previous record:
21 in 1933)

15 Hurricanes

(previous record:
12 in 1969)

4 major hurricanes hitting the U.S.

Dennis, Katrina, Rita
and Wilma

(previous record:
Three, in 2004)

4 hurricanes of Category 5 intensity

Emily, Katrina, Rita and
Wilma (previous record:
Two in 1960 and 1961)

Costliest Atlantic Season

(\$118 billion+) (previous
record 2004, \$45 billion)

SPECIAL NOTE ABOUT SECURITY CONCERNS



Electronic payments, credit/debit cards and software programs for taxes and other finances require a password, PIN or personal security questions as an extra measure of protection. It is important to keep these access codes secure, **DO NOT** include a list of passwords and PINs in your documents.

Choosing secure passwords is one of the most important things you can do to keep your accounts safe and avoid the headaches and potential suffering caused by security breaches. Be sure to select a password or PIN that is something you will be able to remember, but that is NOT something easily associated with you, such as a birth date, phone number, nickname or other reference someone could easily discover. *Never write your password down or store it in an unencrypted file.*

And **NEVER** give out a password or PIN for any account to anyone, no matter who the person is or claims to be. No customer service representative, systems administrator or corporate security officer should ever ask you for your password or PIN. If someone is authorized to access your account, he or she does not need your password to get access.

2006 STORM NAMES

(FILL IN THE DATES AS THEY OCCUR)

Alberto _____

Beryl _____

Chris _____

Debby _____

Ernesto _____

Florence _____

Gordon _____

Helene _____

Isaac _____

Joyce _____

Kirk _____

Leslie _____

Michael _____

Nadine _____

Oscar _____

Patty _____

Rafael _____

Sandy _____

Tony _____

Valerie _____

William _____



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Checklist Hints



These helpful hints provide direction in identifying the best resources for gathering the documents listed on the Checklist of Important Legal Documents and Financial Statements.

HOW TO GET IMPORTANT DOCUMENTS

You can obtain copies of birth, death, marriage, divorce and adoption certificates from your state health or social services administrations for a minimal fee.

The IRS says U.S. citizens who receive income are required to have a social security number (SSN). Call your local social security office for assistance in obtaining new/replacement cards, or refer to the SSN FAQ Web page <http://www.cpsr.org/cpsr/privacy/ssn/ssn.faq.html> for further assistance.

A copy of your passport will expedite obtaining a replacement passport if needed. Information about obtaining a passport is available at <http://travel.state.gov/passport/>.

Information on U.S. Citizenship and Immigration Services is available at <http://uscis.gov/graphics/formsfee/forms/>. Naturalization documents are the only acceptable proof of citizenship for individuals not born in the United States.

A Will is an extremely helpful document that can help reduce family conflicts, probate, time and expenses during the stress of a disaster. A Short Form Will, an uncomplicated will used to give all assets equally to one or more heirs, can generally be obtained for less than \$10. Most financial planners can help you with this or you can contact your local legal aid office.

A Power of Attorney is a legal document that authorizes another person to act on your behalf. That person does not have to be an attorney, just someone you trust to make decisions for you if you cannot make them yourself. A power of attorney can grant complete authority or can be limited to certain acts and/or for certain periods of time.

If you need a copy of your mortgage or deed of trust, contact your lending institution. Proof of home ownership may be required in order to receive federal disaster assistance.

If you do not have your car ownership papers, you should be able to get a reissued vehicle title or registration from your local Department of Motor Vehicles.



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