



Disaster Tips

August 2009

Dear Antonio,

Your home is one of your most important investments. By keeping it properly maintained in every season, you can help reduce the risk of a loss and ensure the safety and well-being of your friends and family. Please review the following information and familiarize yourself with these important inspection and safety tips.

Sincerely,

Antonio Lee
A.L.L. Insurance & Marketing

Disasters

Tornado

Before

Learn the warning signs and alert signals of your community. Understand the difference between a tornado watch and a tornado warning. A watch means that tornadoes may develop, while a warning means that a tornado has been sighted and you should seek shelter immediately. Prepare a survival kit. Conduct drills with your family. Designate an area of your home as a shelter and practice what the plan would be should a tornado occur. Move cars and other outside objects inside the garage.

During

Survival Kit

When preparing for a disaster, be sure to make a survival kit that includes:

- Canned or other non-perishable food
- Non-electric can opener
- First aid kit and manual
- Portable radio and/or television
- Flashlights
- Extra batteries
- Water in non-breakable containers
- Prescription medicines as needed
- Extra clothing and blankets
- Emergency cash and credit cards

-A copy of your insurance policies!



Earthquake

At home:

Seek shelter away from windows in the center of the room. Basements and storm cellars are the best havens, but if there is no basement, take cover in a bathroom, closet, or under a sturdy piece of furniture.

At work or School:

Go to the basement or an inside hallway at the lowest level. Keep away from large, open areas such as auditoriums, cafeterias and gymnasiums. Lie low and use your arms to protect the head and neck.

In a car:

Do not try to outrun the tornado. Stop the car, get out, and if there is no facility nearby to take shelter in, lie in a low area such as a ditch.



After

Keep calm. Stay in your shelter until after the storm is over. Listen to the radio or television for the latest storm information.

Check for gas leaks or electrical system damage.

Watch for downed power lines when going outside.

Promptly report the loss to Travelers using the toll-free claim reporting number.

Flood

Before

Learn the flood warning signs and alert signals of your community.

Collect emergency building materials if you live in a frequently flooded area: plywood, plastic sheeting, lumber, nails, shovels and sandbags.

Prepare a survival kit.

Plan and practice an evacuation route. Establish a meeting place should your family get separated.

Review how to shut off utilities in an emergency with all family members.

Check your insurance policy. Ask your Travelers agent or call a claim representative about flood insurance.

Homeowners policies do not usually cover flood damage.

During

Listen to a battery operated radio or television for the latest storm information. If advised to evacuate, do so immediately.

Before

Hang heavy items such as pictures and mirrors away from beds, couches and anywhere people sit.

Fasten shelves securely to walls and place large or heavy objects on lower shelves.

Be sure that water heaters and other gas appliances are properly bolted down or supported on the floor or wall.

Make sure that your house is properly bolted to the foundation.

Review how to shut off utilities in an emergency with all family members.

Prepare a survival kit.

Identify safe places with your family in each room, such as under sturdy desks or doorways where you can seek cover.

During

If you are indoors, seek cover under one of the safe places identified. Stay inside and avoid all places where glass could shatter, such as windows and mirrors, or where heavy furniture could fall over.

If you are outdoors, move away from buildings, overhead wires and streetlights. Stay put until the earthquake passes.

If you are in an automobile, pull over and stop your car in a clear area away from bridges, buildings, overpasses and trees. Stay in the car and after the earthquake has stopped, proceed with caution avoiding ramps and bridges that may have been damaged. Be sure to turn on the radio for current earthquake information.

After

Be prepared for aftershocks that may cause additional damage.

Listen to a battery-operated

Move to high ground, avoid rising waters and do not walk or drive through any floodwaters.
Stay away from downed power lines and electrical wires.

After

Listen to the radio and do not return home until authorities indicate it is safe to do so.
Be watchful of snakes that may have found their way into your home.
Throw away all food that has come in contact with floodwaters.
If your basement has flooded, pump out the water gradually. Remove about 1/3 per day to avoid structural damage.
Promptly report the loss to Travelers using the toll-free claim reporting number.

radio or television if possible.
Clean up any flammable liquids and leave immediately if you smell gas fumes.
Stay out of damaged buildings.
Seek temporary housing if you are not able to return to your home just yet.
Promptly report the loss to Travelers using the toll-free claim reporting number.

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