

Being Prepared....

In Florida, preparation for hurricane season begins every year on June 1. And, although the state has not experienced seasons like those of 2004 and 2005, it doesn't mean it can't happen again.

Tennessee and Georgia recently experienced 100 year storms that resulted in millions of dollars worth of flood damage. A weather related catastrophe can happen at any time, not just at the beginning of a calendar period. This is why it is necessary to be prepared... before it happens.

One of the most critical issues to deal with right now is the community's insurance coverage. All points of coverage should be reviewed by the Board annually to ensure the Association is adequately covered. The Board has a fiduciary obligation to use its best efforts to obtain adequate insurance coverage, including flood insurance. Insurance coverage should not be a question of affordability, especially if the community has any exposure. If you are not sure what is needed or why, ask your insurance agent to come to a meeting and explain the policy coverages. Ask questions - make sure your dollars are being spent for maximum protection in compliance with the replacement requirements in your documents.

Some questions to be asking about your insurance are:

- ◆ Does our policy cover the cost required to upgrade the buildings to code?
- ◆ Does it cover debris removal?
- ◆ What perils or cause of loss does the policy cover?
- ◆ Under what conditions is water damage covered? What constitutes flood damage? And why is it different than wind driven rain?
- ◆ What are the deductibles?
- ◆ What does the policy require us to do in the event of a loss?
- ◆ What type of records and documentation will the insurance company want to see?

High on the list of pre-disaster preparedness is the residents. Communication is key when dealing with residents in an emergency situation. The residents will be looking to the Board and Management for assistance and direction during an emergency, so it is vital to communicate to residents. The real key is to determine how that communication will take place by establishing emergency procedures before the storm and communicate these procedures to the residents.

Establish a way to communicate with residents during and after the storm. Keep in mind electricity may be out so alternative communication methods are necessary. Possible alternative communication methods include a telephone message recording that will provide residents with pertinent and up-to-date information, procedures and status of the situation.

If telephones are down, a message board or meeting area can be established in a central location on the community premises, such as the clubhouse, pool or mail kiosk. Keep in mind residents should only come out when it is safe and take great cautions when walking around the property after a storm.

Assist residents in advance by providing information about evacuation routes, local shelters, emergency telephone numbers and other resources that are helpful during the storm. Use one of your Board meetings to have professionals such as paramedics, county representatives, Red Cross representatives and/or insurance representatives speak to your community about preparing for the storm, what services are available to residents and how you avail yourselves of those services? Specifically, the community should have a process to notify elderly and disabled residents to ensure they are aware of the situation and have made necessary plans to secure and protect themselves and their belongings.

Flood Preparation

Flooding cannot be predicted months or even weeks in advance. Floods can be instantaneous and deadly, so it is a good idea to be prepared. The first precaution to be taken is to get to know the area around where you live and work. Be aware of any potential flooding hazards such as low lying areas, upstream dams, creeks, rivers, gullies and even culverts.

Understand the weather terminology used to describe flooding situations and know by what means you can receive flood information (local television or radio or National Weather Service weather radio) Learn the local warning signals used by the community or county Emergency Management officials and how you should respond when the signal is broadcast.

Keep a stock of emergency supplies and have a family preparedness checklist. Flooding can cause disruptions in electrical, gas or water services or water sources could become contaminated. If you reside in a flood plain area or near a waterway, sandbags, plastic sheeting and extra lumber should be on your checklist. These items could reduce the amount of damage to your home and aid in completing quick repairs after the flood recedes.

Tornado

A tornado is a violently rotating column of air that descends from a cumulonimbus cloud and appears as a funnel. A funnel cloud can be observed before it actually touches the ground and becomes a true tornado. Often, there are sightings of funnel clouds that never reach the ground; therefore, they are not really tornadoes.

Tornadoes are locally the most destructive of all weather phenomena. Wind speeds normally range between 100mph to over 300 mph. They can completely vacuum-up fields, homes, cars and other objects that are in their path. Tornadoes can strike anytime during the year, but are most common in the late spring and early summer. They may also accompany tropical storms and hurricanes.

Tornado Preparedness

- ◆ Pick a place where family members could gather if a tornado is headed your way. It could be a basement, if there is no basement, a center hallway, bathroom or closet on the lower floor. Keep this place uncluttered.
- ◆ If you are in a high rise building, you may not have enough time to go to the lower floor. Pick a place in a hallway in the center of the building.
- ◆ If you are outside, hurry inside to a sturdy building. Go to the basement if one is available or stay on a lower floor.
- ◆ If a building is not available, lie flat in a ditch or low-lying area.
- ◆ If you are in a car or a mobile home, get out of your car and head for safety.
- ◆ Conduct periodic tornado drills, so everyone remembers what to do when a tornado is approaching.

Next week: Part 2 of Being Prepared