

Florida Association of Homes and Services for the Aging

Emergency Planning
and
Resource Manual



June 2011

This publication is dedicated to the employees of FAHSA member homes who put aside their personal safety and comfort to ensure the safety of residents during the 2004 and 2005 hurricane seasons and to the individuals and organizations who contributed more than \$180,000 to FAHSA's Member Hurricane Recovery Fund.

Many thanks to Edward J. Peloquin, New Jersey Association of Non-Profit Homes for the Aging, for his diligent efforts and assistance in preparing this publication.

Many thanks to FAHSA's Disaster Preparedness Committee.

The information contained in this document is not intended as a substitute for legal advice. Please discuss any information gathered from this or any other FAHSA publications with your legal counsel in the context of your particular situation before implementing new policies or procedures.

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FAHSA'S EMERGENCY PLANNING & RESOURCE

MANUAL:

Are You Ready for Florida's Hurricane Season and Other Disasters?

INTRODUCTION

The 2004 hurricane season, the most active in 118 years, will long be remembered by Floridians. Not since 1886 has one state been hit by four hurricanes in a single year.

In one way or another, every FAHSA member was affected by the devastation left in the paths of Hurricanes Charley, Frances, Ivan, and Jeanne as they crossed Florida in rapid succession within a span of less than six weeks. With each hurricane or disaster that occurs, many valuable lessons are learned. Since 2004, FAHSA makes every effort to continue to update this manual with lessons learned. This manual was created to share those lessons and to assist FAHSA member communities with a plan to prepare and recover from future disasters. It is not intended to replace your organization's disaster preparedness plan, but rather to supplement and enhance the policies and procedures you already have in place. Our hope is that this guide will provide tips and resources that you may not have considered.

Although hurricanes and tornados are the most likely disasters to strike a coastal state like Florida, the ideas shared in this publication are applicable to any disaster that puts your residents and employees at risk. Our goal is to provide an "All Hazards Emergency Preparedness and Response Program" including four components: Mitigation, Preparedness, Response and Recovery. "All Hazards" refers to natural disasters, accidental disasters, pandemic influenza, and man made wide spread mass devastation, including chemical, biological, radiological, nuclear, and explosion events. This guide is intended as an immediate response reference to be used by the person in charge of a facility at the time a natural event is pending or has just occurred. It presumes all other aspects of emergency planning have been completed.

This manual is divided into three sections: 1) FAHSA's Role During a Disaster and Contact Information; 2) All Hazards Emergency Overview; and 3) Hurricanes (including specific preparation, survival, and response and recovery). It also includes an Appendix containing checklists, state laws and guidelines governing disaster preparedness plans, and commonly used contact numbers. Sections of the manual will be updated each year as requirements, resources, and contact information change. For this reason, the manual is not a bound publication.

The most important lesson learned along the way is that Mother Nature is not always predictable. Let's "hope for the best but plan for the worst" as we review and fine-tune our disaster preparedness plans each year.

SECTION 1

EMERGENCY

RESOURCES

FOR

FAHSA MEMBERS

FAHSA'S ROLE DURING A DISASTER AND CONTACT INFORMATION

FAHSA, as an association, is committed to provide assistance to its members. FAHSA's Committee on Member Relations oversees disaster planning efforts to identify tools to assist with support from the local emergency management offices, to serve as a resource to members, and to develop strategies to assist members before, during and after disasters.

During a disaster, FAHSA's central command site establishes a process for ongoing communication and exchange of information for our member communities. FAHSA staff acts as a liaison between FAHSA members, the media, and state and federal agencies to effectively facilitate communication and relief. Additionally, FAHSA staff will provide up to date information about current state laws, regulations, and policies resulting from the disaster.

In 2006, AHCA established an Electronic Emergency Status System (ESS) for Nursing Homes and ALFs. During a disaster, AHCA is able to track emergency status and the impact on AHCA-regulated providers through electronic Web interfacing by input from licensed providers, FAHSA and other associations (Please see Appendix D).

It is important to always **LEARN WHO TO CALL IF DISASTER STRIKES AND HAVE SOMEONE MAINTAIN A LIST OF NUMBERS FOR EMERGENCY PERSONNEL.**

FAHSA CONTACT INFORMATION

Florida Association of Homes and Services for the Aging
1812 Riggins Road
Tallahassee, Florida 32308
(850) 671-3700
Fax: (850) 671-3790
Web site: www.fahsa.org

<u>FAHSA STAFF CONTACTS</u>	
<u>Janegale Boyd</u>	<u>(850) 294-3412 (cell), (850) 997-0783 (home)</u>
<u>Carol Berkowitz</u>	<u>(850) 294-3391 (cell), (850) 893-1849 (home)</u>
<u>Gail Matillo</u>	<u>(850) 294-3415 (cell), (850) 893-3431 (home)</u>
<u>Tom Randle</u>	<u>(850) 294-7148 (cell), (850) 997-4244 (home)</u>

The following form will assist your facility in identifying needs which may be met by others in the Association, as well as serve as an opportunity for you to reach out to others. This should be completed and circulated at the first mention of a Hurricane Watch.

Disaster Information Data
FAX to FAHSA (850) 671-3790

Name of facility: _____

Street address: _____

Emergency contact name(s) and cell number(s) -- (Please include area code):

Name: _____ Cell: _____

Name: _____ Cell: _____

Names and numbers of receiving facilities if evacuation is necessary:

Name: _____ Phone: _____

Name: _____ Phone: _____

Number of residents affected: _____

Request for any special assistance. Please check:

- Transportation: _____
- Lodging: _____
- Food: _____
- Water: _____
- Medical Supplies: _____

Many facilities in the path of the storm are currently evacuating. They may need help with available beds and transportation. Please indicate below if you have the capacity to help with either.

Available Beds or Units:

_____ ALF _____ ILU _____ NH _____ HUD

Transportation/Support:

We can transport _____ residents _____ short distance _____ long distance.

We _____ will _____ will not be able to transport _____ residents in wheel chairs.

Comments: _____

EMERGENCY CONTACT INFORMATION

<u>STATE EMERGENCY PHONE NUMERS</u>	
<u>State Emergency Operations Center (EOC) ESF-8</u>	<u>(850) 921-0214</u>
<u>EOC Emergency Support Desk</u>	<u>(850) 413-9911 / cell 850-443-2647</u>
<u>EOC Toll-Free</u>	<u>(800) 320-0519</u>
<u>AHCA Long-term Care Unit (Tallahassee)</u>	<u>(850) 488-5861; FAX 410-1512</u>
<u>AHCA ALF Unit (Tallahassee)</u>	<u>(850) 487-2515; FAX 922-1984</u>

<u>HOTLINES FOR EMERGENCY RELIEF</u>	
<u>Florida Emergency Information Line (FEIL)</u>	<u>1-800-342-3557 -- www.floridadisaster.org</u>
<u>Florida Association of Homes and Services for the Aging (FAHSA)</u>	<u>1-850-671-3700 -- www.fahsa.org</u>
<u>Volunteer and Donations Hotline</u>	<u>1-800-FLHELP1 (1-800-354-3571) -- www.volunteerflorida.org</u>
<u>American Red Cross Donations Hotline</u>	<u>1-800 RED CROSS (1-800-733-2767) or visit: www.redcross.org</u>
<u>American Red Cross Information Hotline</u>	<u>1-866-GET-INFO (1-866-438-4636)</u>
<u>Salvation Army Disaster Hotline</u>	<u>1-888-363-2769 -- www.salvationarmyusa.org/</u>
<u>Elder Services Hotline</u>	<u>1-800-963-5337 -- www.eldercareservices.com/</u>

<u>COUNTY</u>	<u>DIRECTOR NAME</u>	<u>ADDRESS</u>	<u>PHONE</u>	<u>FAX</u>
<u>Alachua</u>	<u>David Donnelly, Director</u>	<u>1100 SE 27th Street Gainesville, 32641</u>	<u>352-264-6510</u>	<u>352-264-6565</u>
<u>Baker</u>	<u>Adam Faircloth, Director</u>	<u>1 Sheriff's Office Drive Macclenny, 32063</u>	<u>904-259-6111</u>	<u>904-259-6114</u>
<u>Bay</u>	<u>Mark Bowen, Director</u>	<u>700 Highway 2300 Southport, 32409</u>	<u>850-784-4000</u>	<u>850-784-4010</u>
<u>Bradford</u>	<u>Brian K. Johns, Director</u>	<u>945-B North Temple Avenue Starke, 32091</u>	<u>904-966- 6336/6337</u>	<u>904-966-6169</u>
<u>Brevard</u>	<u>Robert S. Lay, Director</u>	<u>1746 Cedar Street Rockledge, 32955</u>	<u>321-637-6670</u>	<u>321-633-1738</u>
<u>Broward</u>	<u>Charles Lanza, Director</u>	<u>201 Northwest 84 Avenue Plantation, 33324</u>	<u>954-831-3900</u>	<u>954-382-5805</u>
<u>Calhoun</u>	<u>Don A. O'Bryan, Director</u>	<u>20859 Central Avenue East, Room G-40 Blountstown, 32424</u>	<u>850-674-8075</u>	<u>850-674-4667</u>
<u>Charlotte</u>	<u>Wayne Sallade, Director</u>	<u>26571 Airport Road Punta Gorda, 33982</u>	<u>941-833-4000</u>	<u>941-833-4081</u>
<u>Citrus</u>	<u>Captain Joseph Eckstein, Director</u>	<u>3549 Saunders Way Lecanto, 34461</u>	<u>352-746-6555</u>	<u>352-527-2100</u>
<u>Clay</u>	<u>Chief Lorin Mock, Director</u>	<u>1 Doctors Drive Green Cove Springs, 32043-3128</u>	<u>904-284-8735</u>	<u>904-284-8015</u>
<u>Collier</u>	<u>Dan E. Summers, Director</u>	<u>8075 Lely Cultural Pkwy, Suite 445 Naples, 34113</u>	<u>239-252-3600</u>	<u>239-252-3609</u>
<u>Columbia</u>	<u>Shayne Morgan, Director</u>	<u>263 NW Lake City Ave Lake City, 32056</u>	<u>386-758-1125</u>	<u>386-752-9644</u>
<u>DeSoto</u>	<u>Catherine Furr, Director</u>	<u>2200 NE Roan Street Arcadia, 34266</u>	<u>863-993-4831</u>	<u>863-993-4840</u>
<u>Dixie</u>	<u>Tim Alexander, Director</u>	<u>17600 SE Hwy US 19 Cross City, 32628</u>	<u>352-498-1240 ext. 224</u>	<u>352-498-1244</u>
<u>Duval</u>	<u>Martin Senterfitt, Director</u>	<u>515 North Julia St. Jacksonville, 32202</u>	<u>904-630-2472</u>	<u>904-630-0600</u>
<u>Escambia</u>	<u>John Dosh, Emergency Manager</u>	<u>6575 North W Street Pensacola, 32505</u>	<u>850-471-6409</u>	<u>850-471-6455</u>
<u>Flagler</u>	<u>Troy Harper, Director</u>	<u>1769 E Moody Blvd Bunnell, 32110</u>	<u>386-313-4240</u>	<u>386-313-4240</u>
<u>Franklin</u>	<u>Pamela Brownell, Director</u>	<u>28 Airport Road Apalachicola, 32320</u>	<u>850-653-8977</u>	<u>850-653-3643</u>
<u>Gadsden</u>	<u>Shawn Wood, Director</u>	<u>339 E Jefferson St Quincy, 32351</u>	<u>850-875-8642</u>	<u>850-875-8643</u>
<u>Gilchrist</u>	<u>Ron Mills, EM Director</u>	<u>3250 North US Highway 129 Bell, 32619</u>	<u>352-463-3198</u>	<u>352-463-3189</u>

<u>COUNTY</u>	<u>DIRECTOR NAME</u>	<u>ADDRESS</u>	<u>PHONE</u>	<u>FAX</u>
<u>Glades</u>	<u>Angela R. Snow, Director</u>	<u>PO Box 68 Moore Haven, 33471</u>	<u>863-946-6020</u>	<u>863-946-1091</u>
<u>Gulf</u>	<u>Marshall Nelson, Director</u>	<u>1000 Cecil G Costin, Sr. Blvd.; Bldg. 500 Port St. Joe, 32456</u>	<u>850-229-9110</u>	<u>850-229-9115</u>
<u>Hamilton</u>	<u>Henry Land, Interim Director</u>	<u>1133 US Hwy 41 NW Jasper, 32052</u>	<u>386-792-6647</u>	<u>386-792-6648</u>
<u>Hardee</u>	<u>Richard S. Shepard, Director</u>	<u>404 West Orange Street Wauchula, 33873-2831</u>	<u>863-773-6373</u>	<u>863-773-9390</u>
<u>Hendry</u>	<u>M. Lupe Taylor, Director</u>	<u>PO Box 2340 LaBelle, 33975</u>	<u>863-674-5400</u>	<u>863-674-4040</u>
<u>Hernando</u>	<u>Cecilia O. Patella, Director</u>	<u>18900 Cortez Blvd Brooksville, 34601</u>	<u>352-754-4083</u>	<u>352-754-4090</u>
<u>Highlands</u>	<u>Scott Canaday, Emergency Operations Director</u>	<u>6850 W. George Boulevard Sebring, 33875</u>	<u>863-385-1112</u>	<u>863-402-7404</u>
<u>Hillsborough</u>	<u>Jeff Copeland, Interim Director</u>	<u>2711 East Hanna Avenue Tampa, 33610</u>	<u>813-236-3800</u>	<u>813-272-6878</u>
<u>Holmes</u>	<u>Wanda Stafford, Director</u>	<u>1001 East Highway 90 Bonifay, 32425</u>	<u>850-547-1112</u>	<u>850-547-7002</u>
<u>Indian River</u>	<u>John King, Director</u>	<u>4225 43rd Avenue Vero Beach, 32967</u>	<u>772-226-3859</u>	<u>772-567-9323</u>
<u>Jackson</u>	<u>Rodney Andreasen, Director</u>	<u>2819 Panhandle Rd Marianna, 32446</u>	<u>850-718- 0007/482- 9678</u>	<u>850-482-9683</u>
<u>Jefferson</u>	<u>Carol Ellerbe, Director</u>	<u>169 Industrial Park Blvd Monticello, 32344</u>	<u>850-342-0211</u>	<u>850-342-0214</u>
<u>Lafayette</u>	<u>Donnie E. Land, Director</u>	<u>164 NW Crawford Street Mayo, 32066</u>	<u>386-294-4178</u>	<u>386-294-2846</u>
<u>Lake</u>	<u>Jerry Smith, Director</u>	<u>315 West Main Street; PO Box 7800 Tavares, 34778-7800</u>	<u>352-343-9420</u>	<u>352-343-9728</u>
<u>Lee</u>	<u>John D. Wilson, Director</u>	<u>2665 Ortiz Ave Fort Myers, 33905</u>	<u>239-533-3911</u>	<u>239-482-2605</u>
<u>Leon</u>	<u>Richard Smith, Director</u>	<u>535 Appleyard Dr Tallahassee, 32304</u>	<u>850-488-5921</u>	<u>850-487-3770</u>
<u>Levy</u>	<u>Mark Johnson, Director</u>	<u>PO Box 221 Bronson, 32621</u>	<u>352-486-5212</u>	<u>352-486-5152</u>
<u>Liberty</u>	<u>Rhonda Lewis, Director</u>	<u>10979 NW Spring Street Bristol, 32321</u>	<u>850-643-2339</u>	<u>850-643-3499</u>
<u>Madison</u>	<u>Tom Cisco, Director</u>	<u>1083 SW Harvey Greene Drive Madison, 32340</u>	<u>850-973-3698</u>	<u>850-973-4026</u>
<u>Manatee</u>	<u>Laurie Feagans, Chief of Emergency Management</u>	<u>2101 47th Terrace East Bradenton, 34206</u>	<u>941-749-3500</u>	<u>941-749-3576</u>
<u>Marion</u>	<u>Capt. Chip Wildy, Director</u>	<u>PO Box 1987 Ocala, 34478</u>	<u>352-369-8100</u>	<u>352-427-3115</u>

<u>COUNTY</u>	<u>DIRECTOR NAME</u>	<u>ADDRESS</u>	<u>PHONE</u>	<u>FAX</u>
<u>Martin</u>	<u>Keith Holman, Director</u>	<u>800 Monterey Road Stuart, 34994</u>	<u>772-288-5694</u>	<u>772-286-7626</u>
<u>Miami-Dade</u>	<u>Curt Sommerhoff, Director</u>	<u>9300 NW 41st Street Miami, 33178-2414</u>	<u>305-468-5400</u>	<u>305-468-5401</u>
<u>Monroe</u>	<u>Irene Toner, Director</u>	<u>490 63d Street, Ocean Suite 150 Marathon, 33050</u>	<u>305-289-6065</u>	<u>305-289-6333</u>
<u>Nassau</u>	<u>Tom Kochheiser, Director</u>	<u>77150 Citizens Circle Yulee, 32097</u>	<u>904-548-4980</u>	<u>904-491-3628</u>
<u>Okaloosa</u>	<u>Randy McDaniel, Division Chief</u>	<u>90 College Boulevard East Niceville, 32578</u>	<u>850-651-7560</u>	<u>850-651-8082</u>
<u>Okeechobee</u>	<u>Mitch Smeykal, Director</u>	<u>499 NW Fifth Avenue Okeechobee, 34972</u>	<u>863-763-3212</u>	<u>863-763-1569</u>
<u>Orange</u>	<u>Preston Cook, Executive Director</u>	<u>6590 Amory Court Winter Park, 32792</u>	<u>407-836-9140</u>	<u>407-836-9147</u>
<u>Osceola</u>	<u>David A. Casto, Director</u>	<u>2586 Partin Settlement Road Kissimmee, 34744</u>	<u>407-742-9000</u>	<u>407-742-9026</u>
<u>Palm Beach</u>	<u>Bill Johnson, Director</u>	<u>20 South Military Trail West Palm Beach, 33415</u>	<u>561-656-7490</u>	<u>561-712-6490</u>
<u>Pasco</u>	<u>James A. Martin, Director</u>	<u>7530 Little Road New Port Richey, 34654</u>	<u>727-847-8137</u>	<u>727-847-8004</u>
<u>Pinellas</u>	<u>Sally Bishop, Director</u>	<u>400 South Fort Harrison Avenue Clearwater, 33756</u>	<u>727-464-5550</u>	<u>727-464-4024</u>
<u>Polk</u>	<u>Pete McNally, Director</u>	<u>1890 Jim Keene Blvd Winterhaven, 33880</u>	<u>863-534-5605</u>	<u>863-534-5647</u>
<u>Putnam</u>	<u>Quin Romay, Director</u>	<u>410 S State Road 19 Palatka, 32177</u>	<u>386-329-0379</u>	<u>386-329-0897</u>
<u>Santa Rosa</u>	<u>Sheryl Bracewell, Director</u>	<u>4499 Pine Forest Road Milton, 32583</u>	<u>850-983-5360</u>	<u>850-983-5352</u>
<u>Sarasota</u>	<u>Edward J. McCrane, Chief of Emergency Management</u>	<u>1660 Ringling Boulevard, 6th Floor Sarasota, 34236</u>	<u>941-861-5495</u>	<u>941-861-5501</u>
<u>Seminole</u>	<u>Alan S. Harris, Manager</u>	<u>150 Bush Blvd Sanford, 32773</u>	<u>407-665-5017</u>	<u>407-665-5036</u>
<u>Seminole Tribe of Florida</u>	<u>Robert Tarrant, Director</u>	<u>6300 Stirling Road Hollywood, 33024</u>	<u>863-983-2150</u>	<u>954-989-1597</u>
<u>St. Johns</u>	<u>E.R. Ashton, Director</u>	<u>100 EOC Drive St. Augustine, 32092</u>	<u>904-824-5550</u>	<u>904-824-9920</u>
<u>St. Lucie</u>	<u>Tom Daly, EM Director</u>	<u>15305 W. Midway Rd Ft. Pierce, 34945</u>	<u>772-462-8100</u>	<u>772-462-1774</u>
<u>Sumter</u>	<u>Judd Wright, Director</u>	<u>1010 N Main Street Bushnell, 33513</u>	<u>352-569-6000</u>	<u>352-569-1222</u>
<u>Suwannee</u>	<u>Kimberly Thomas, Assistant</u>	<u>617 Ontario Avenue SW</u>	<u>386-364-3405</u>	<u>386-362-0584</u>

<u>COUNTY</u>	<u>DIRECTOR NAME</u>	<u>ADDRESS</u>	<u>PHONE</u>	<u>FAX</u>
	<u>Director</u>	<u>Suite 200</u> <u>Live Oak, 32064</u>		
<u>Taylor</u>	<u>Dustin Hinkel, Emergency Management Director</u>	<u>591 E. US Highway 27</u> <u>Perry, 32347</u>	<u>850-838-3575</u>	<u>850-838-1642</u>
<u>Union</u>	<u>James D. York, Director</u>	<u>58 Northwest 1st Street</u> <u>Lake Butler, 32054</u>	<u>386-496-4300</u>	<u>386-496-3226</u>
<u>Volusia</u>	<u>Charlie Craig, Director</u>	<u>49 Keyton Avenue</u> <u>Daytona Beach, 32124</u>	<u>386-254-1500</u> <u>x 1505</u>	<u>386-248-1742</u>
<u>Wakulla</u>	<u>Scott Nelson, Director</u>	<u>15 Oak Street</u> <u>Crawfordville, 32327</u>	<u>850-745-7200</u>	<u>850-926-8027</u>
<u>Walton</u>	<u>Captain Joe Preston</u> <u>Director of Emergency Management/Public Safety</u> <u>Communications</u>	<u>752 Triple G Road</u> <u>DeFuniak Springs, 32433</u>	<u>850-892-8065</u>	<u>850-892-8366</u>
<u>Washington</u>	<u>Roger Hagan, Director</u>	<u>2300 Pioneer Road</u> <u>Chipley, 32428</u>	<u>850-638-6203</u>	<u>850-638-6316</u>

For updates, please go to: http://www.floridadisaster.org/County_EM/ASP/county.asp

POWER COMPANY CONTACT INFORMATION

<u>Florida Power and Light Hotline</u>	<u>1-800-4-OUTAGE (1-800-468-8243)</u>
<u>Gulf Power</u>	<u>1-800-GUPOWER (1-800-487-6937)</u>
<u>Progress Energy</u>	<u>1-800-228-8485</u>
<u>TECO (Tampa Electric)</u>	<u>1-888-223-0800</u>
<u>Jacksonville Electric Authority (JEA)</u>	<u>1-904-665-6250</u>

Note: If you call your local emergency management office or a utility company for assistance, it is important to get the “tracking number” for your request. In addition, keep a record of the date(s) of phone calls and the person with whom you spoke. Without the “tracking number”, you (or FAHSA) will not be able to follow-up on the status of your request.

HOTLINES FOR FINANCIAL AND RECOVERY ASSISTANCE

<u>Dept. of Agriculture and Consumer Service - Report price inflation</u>	<u>1-800-435-7352, or visit www.MyFlorida.com to register a complaint online.</u>
<u>Disaster Assistance Insurance Helpline</u>	<u>1-800-227-8676</u>
<u>Division of Workers’ Compensation</u>	<u>1-800-742-2214</u>
<u>FEMA Disaster Assistance Hotline</u>	<u>1-800-621-FEMA (1-800-621-3362)</u>
<u>FL Association of Electrical Contractors</u>	<u>1-407-260-1511</u>
<u>FL Dept. of Business & Professional Regulation -- Unlicensed activity</u>	<u>Hotline 1-866-532-1440</u>
<u>FL Dept. of Business & Professional Regulation -- Check on a License</u>	<u>1-850-488-6603 to check for complaints</u> <u>1-850-487-1395 to check for license validity</u>
<u>FL Association Plumbing Heating & Cooling Contractors</u>	<u>1-727-209-0611</u>
<u>FL Refrigeration Air Conditioning Contractors Association</u>	<u>1-727-576-3225</u>
<u>FL Roofing, Sheet Metal & Air Conditioning Contractors</u>	<u>1-800-767-3772</u>
<u>FL Wall & Ceiling Contractors Association</u>	<u>1-407-260-1313</u>
<u>Small Business Association (SBA) Business Physical Disaster Assistance Loan and SBA Economic Injury Disaster Loans</u>	<u>1-800-359-2227 or 1-800-621-FEMA (1-800-621-3362)</u>
<u>Unemployment Compensation Claims</u>	<u>1-800-204-2418</u>

PHONE CONTACT LIST FOR INSURANCE CLAIMS

Web address for claim numbers:

http://www.flains.org/index.php?option=com_content&view=article&id=581:hurricane-hotline-contact-numbers&catid=947:florida-truly-is-hurricane-alley&Itemid=51

1. **AAA Insurance (Auto Club Family Insurance Company)** Phone Number: 800-222-7623 ext. 5000
2. **Acadia Insurance Company** Phone Number: 800-444-0049 ext. 2600
3. **ACE USA** Phone Number: 800-433-0385; 800-234-7354 (Marine)
4. **Acuity** Phone Number: 800-242-7666
5. **AIG** Phone Number: 877-244-0304
6. **Alabama Department of Insurance** Phone Number: 334-269-3550
7. **Alabama Municipal Insurance Corporation** Phone Number: 866-239-AMIC or 866-239-2642
8. **Alfa Insurance Group** Phone Number: 888-964-2532
9. **All America Insurance Company** Phone Number: 888-263-2924
10. **Allied P & C Insurance Company** Phone Number: 800-282-1446
11. **Allmerica** Phone Number: 800-628-0250
12. **Allstate and Allstate Floridian** Phone Number: 800-54-STORM or 866-239-2642
13. **America's Health Insurance Plans (AHIP)** Phone Number: 800-644-1818
14. **American Alternative Insurance Corporation** Phone Number: 866-220-3505
15. **American Bankers Insurance Co. and American Bankers Ins. of Florida** Phone Number: 877-459-6075
16. **American Federation Insurance Company** Phone Number: 800-527-3907
17. **American General Property Insurance Company of Florida** Phone Number: 800-321-2452
18. **American Integrity Insurance Group** Phone Number: 866-277-9871
19. **American International Group (AIG)** Phone Number: 877-AIG-0304 or 877-244-0304
20. **American Keystone Insurance Company** Phone Number: 877-359-9777
21. **American Modern Insurance Group, Inc.** Phone Number: 800-375-2075
22. **American National P & C Company & Affiliates** Phone Number: 800-333-2860
23. **American Reliable Ins. Company** Phone Number: 800-245-1505
24. **American Security Insurance Company** Phone Number: 800-326-2845
25. **American Skyline Insurance Co.** Phone Number: 888-298-5224
26. **American State** Phone Number: 888-557-5010
27. **American Strategic Insurance** Phone Number: 866-274-5677/866-274-8765
28. **American Superior (Liquidated)** Phone Number: FIGA – 866-928-4312 or Northpoint – 800-690-8114 or Citizens – 866-411-2742
29. **American Traditions Insurance Company** Phone Number: 866-270-8430
30. **Ameriprise Insurance Company (Ameriprise Auto & Home Insurance)** Phone Number: 800-872-5246

31. **Ameritrust Insurance Corporation** Phone Number: 800-825-9489
32. **AMICA Mutual Insurance Company** Phone Number: 800-242-6422
33. **Arch** Phone Number: 800-817-3252
34. **Argus Fire & Casualty** Phone Number: 866-291-4609
35. **Armed Forces Insurance Exchange** Phone Number: 800-255-0187
36. **ASI Assurance** Phone Number: 866-274-5677/ 866-274-8765
37. **ASI Lloyds** Phone Number: 866-274-5677
38. **Atlantic Mutual** Phone Number: 800-945-7461
39. **Atlantic Preferred Insurance Company** Phone Number: 800-673-4952
40. **Auto Club Family Insurance Company (ACFIC)** Phone Number: 800-222-7623 ext.5000
41. **Auto Club Insurance Company of Florida** Phone Number: 888-929-4222
42. **Auto Club South Insurance Company** Phone Number: 800-289-1325
43. **Auto Owners (Palm City)** Phone Number: 800-783-1269
44. **Auto Owners (Ft. Myers)** Phone Number: 800-437-2256
45. **Avemco Insurance Company** Phone Number: 800-874-9124
46. **AXA Re Corporate Solutions** Phone Number: 800-216-3711/ 800-509-1592
47. **AXA Re Property and Casualty** Phone Number: 800-216-3711/ 800-509-1592
48. **Bankers Insurance Company** Phone Number: 800-765-9700
49. **Bankers Security Insurance Company** Phone Number: 800-765-9700
50. **Bituminous** Phone Number: 800-678-3104/800-822-2905
51. **Bristol West Insurance Group** Phone Number: 800-274-7865
52. **Burlington Insurance Group** Phone Number: 877-434-2667
53. **California Casualty** Phone Number: 800-346-6840
54. **Capitol Preferred** Phone Number: 888-388-2742/ 800-734-4749
55. **Catawba** Phone Number: 800-711-9386
56. **Catlin US** Phone Number: 800-216-0652
57. **Central Mutual Insurance Company** Phone Number: 888-263-2924
58. **Century Surety Insurance Co.** Phone Number: 800-850-0422
59. **Chubb Group** Phone Number: 800-252-4670
60. **Church Mutual** Phone Number: 800-554-2642
61. **Cincinnati Insurance Company** Phone Number: 877-242-2544
62. **Citizens Loss Reporting Number** Phone Number: 866-411-2742
63. **Clarendon American, National, and Select Insurance Company** Phone Number: 800-216-3711
64. **CMI Lloyd's Insurance Co.** Phone Number: 888-263-2924

65. **CNA** Phone Number: 877-262-2727
66. **Coast National General Agency** Phone Number: 800-BRISTOL or 800-274-7865
67. **Colony Insurance Company** Phone Number: 800-577-6614 ext. 1715
68. **Companion Property & Casualty** Phone Number: 800-649-2948
69. **Continental Western Insurance Company** Phone Number: 800-444-0049 ext. 2600
70. **Cotton States Mutual Group** Phone Number: 800-282-6536
71. **Countrywide Insurance Group** Phone Number: 888-768-2096
72. **Crusader Insurance Company** Phone Number: 800-669-9800
73. **CUNA Mutual** Phone Number: 800-637-2676
74. **Cypress P&C Insurance Company** Phone Number: 888-352-9773
75. **Cypress P&C Insurance Company - Frances Claims** Phone Number: 866-560-6192
76. **Cypress P&C Insurance Company - All other CAT Claims** Phone Number: 888-352-9773
77. **Dairyland Insurance Company (see Sentry Insurance)**
78. **Depositors Insurance Company** Phone Number: 800-282-1446
79. **Drive Insurance from Progressive** Phone Number: 800-925-2886
80. **EMC Insurance Companies** Phone Number: 800-910-4988
81. **Encompass Insurance Company** Phone Number: 800-588-7400
82. **Erie Insurance Group** Phone Number: 800-367-3743
83. **Farm Family Casualty Insurance Company** Phone Number: 800-948-3276
84. **Farmers (Fire Insurance Exchange)** Phone Number: 800-435-7764
85. **FCCI (first report of injury)** Phone Number: 800-226-3224
86. **Federated Mutual** Phone Number: 888-333-4949
87. **Federated National Insurance Company** Phone Number: 800-420-7075
88. **FEMA** Phone Number: 800-621-FEMA or 800-621-3362
89. **Fidelity & Casualty Insurance Company** Phone Number: 800-725-9472
90. **Fidelity National Insurance Company** Phone Number: 800-220-1351
91. **Fidelity National Property and Casualty Insurance Company** Phone Number: 800-725-9472
92. **FIGA** Phone Number: 904-398-1450/866-928-4312
93. **Fireman's Fund** Phone Number: 888-347-3428
94. **First Financial Insurance Company** Phone Number: 877-434-2667
95. **First Floridian Auto & Home Insurance Company** Phone Number: 800-252-4633 (Auto and Home)/800-238-6225 (Business)
96. **First Home Insurance Company** Phone Number: 800-488-8141
97. **First Premium Insurance Group (Lloyd's Mobile Home)** Phone Number: 800-432-3072
98. **First Protective Insurance Company** Phone Number: 877-744-5224

99. **First Trenton** Phone Number: 800-468-7341
100. **Florida Department of Insurance** Phone Number: 800-342-2762
101. **Florida Family Insurance Company** Phone Number: 888-486-4663
102. **Florida Farm Bureau General Insurance Company** Phone Number: 866-275-7322
103. **Florida Peninsula** Phone Number: 877-994-8368
104. **Florida Preferred Property Insurance Company** Phone Number: 800-673-4952
105. **Florida Select Insurance Company** Phone Number: 888-700-0101
106. **FM Global** Phone Number: 877-639-5677
107. **Foremost Insurance Company** Phone Number: 800-527-3907
108. **Foremost P&C Insurance Company** Phone Number: 800-527-3907
109. **Foremost Signature Insurance Company** Phone Number: 800-527-3907
110. **Forest Insurance Facilities, Inc.** Phone Number: 888-892-4381
111. **GE Employers Reimbursement** Phone Number: 866-413-8978
112. **GEICO** Phone Number: 800-841-3000
113. **General Star National and Indemnity Insurance Company** Phone Number: 800-624-5237
114. **Georgia Casualty & Surety** Phone Number: Claim reporting 800-279-8279
115. **Georgia Casualty & Surety** Phone Number: Claim department 866-458-7506
116. **Georgia Farm Bureau** Phone Number: 866-842-3276
117. **GeoVera Specialty Insurance Company** Phone Number: 800-631-6478
118. **Germania Insurance** Phone Number: 877-437-6264
119. **GMAC Insurance (Auto Claims)** Phone Number: 800-468-3466
120. **Granada Insurance Company** Phone Number: 800-392-9966
121. **Granite Mutual Insurance Company** Phone Number: 800-435-0397
122. **Graphic Arts Mutual Insurance Company** Phone Number: 800-216-1420
123. **Great American** Phone Number: 800-221-7274
124. **Guardian Life Insurance Company of America** Phone Number: 866-367-4077/610-807-7954
125. **Guide One** Phone Number: 888-748-4326
126. **Guilford Specialty Group** Phone Number: 877-434-2667
127. **Gulfstream Property and Casualty Insurance Company** Phone Number: 866-485-3005
128. **Hanover and Hanover American Insurance Company** Phone Number: 800-628-0250
129. **Harbor National Insurance Company** Phone Number: 800-216-3711/800-509-1592
130. **Harbor Specialty Insurance Company** Phone Number: 800-216-3711
131. **Hartford** Phone Number: 800-243-5860
132. **Hillcrest Insurance Company** Phone Number: 800-216-3711/800-509-1592

133. **Holyoke Mutual** Phone Number: 800-225-2533
134. **Home Pointe Insurance Company** Phone Number: 800-910-1104
135. **Homewise Insurance Company** Phone Number: 866-496-1782
136. **Humana** Phone Number: 813-287-6180 **Mitch Lubitz** (W) 813-287-6180 (C) 813-732-0386
137. **ICAT Claims** Phone Number: 866-789-4228
138. **IDS Life Insurance Company (Amerprise Financial)** Phone Number: 800-862-7919
139. **IDS Life Insurance Company of New York (Amerprise Financial)** Phone Number: 800-541-2251
140. **IDS Property Casualty Insurance Company** Phone Number: 800-872-5246
141. **Imperial Fire and Casualty Insurance Company** Phone Number: 800-960-5677
142. **Industrial Risk Insurers** Phone Number: 860-520-7347
143. **Interstate Fire & Casualty** Phone Number: 800-456-8458 ext. 7770
144. **Irving B. Green & Associates** Phone Number: 877-424-7336
145. **Infinity Insurance Company** Phone Number: 800-334-1661
146. **Jewelers Mutual Insurance Company** Phone Number: 800-558-6411
147. **Kemper Auto and Home** Phone Number: 888-252-2799
148. **Liberty Mutual** Phone Number: 800-225-2467(personal)/800-259-2184(commercial)
149. **Liberty Mutual Fire** Phone Number: 800-633-1833
150. **Lloyd's America Helpline** Phone Number: 866-264-2533
151. **Louisiana Citizens Property Insurance Corporation** Phone Number: 800-931-9548
152. **Louisiana Department of Insurance** Phone Number: 225-342-5423
153. **Louisiana Farm Bureau** Phone Number: 866-275-7322
154. **Magnolia Insurance Company** Phone Number: 888-843-7798
155. **Main Street America Group** Phone Number: 877-282-3844
156. **Mapfre Insurance Company of Florida** Phone Number: 899-9-MAPFRE or 899-962-7373
157. **Markel American Insurance Company** Phone Number: 800-236-3113
158. **Massachusetts Bay Insurance Company** Phone Number: 800-628-0250/508-855-2288
159. **Mercury Insurance Group** Phone Number: 800-987-6000
160. **MetLife Auto & Home** Phone Number: 800-854-6011
161. **Middlesex Insurance Company** Phone Number: see Sentry Insurance
162. **Mississippi Farm Bureau** Phone Number: 866-275-7322
163. **Mississippi Residential Property Insurance Association** Phone Number: 800-931-9548
164. **Mississippi Windstorm Underwriting Association** Phone Number: 800-931-9548
165. **Mitsui Sumitomo** Phone Number: 866-676-6872
166. **Motors Insurance Corporation (commercial lines)** Phone Number: 800-225-5642

167. **NAMIC** Phone Number: Jacksonville; 904-379-4896/Washington D.C. 202-580-6742 ext. 102
168. **National Automotive Insurance** Phone Number: 800-577-9471
169. **National Casualty Insurance Co.** Phone Number: 800-423-7675
170. **National Flood Insurance Program** Phone Number: 800-427-4661
171. **National Insurance Company** Phone Number: 800-329-2121
172. **National Security Underwriters** Phone Number: 800-256-8277 (Alexandria); 800-738-8555 (South Bunkie)
173. **Nationwide Insurance Company of America** Phone Number: 800-282-1446
174. **NJM Insurance Group** Phone Number: 800-367-6564
175. **Northpoint Insurance Company** Phone Number: 800-690-8114
176. **North Pointe Insurance and Casualty Insurance Company** Phone Number: 800-910-1104
177. **Northern Capital Insurance** Phone Number: 866-270-8430
178. **Northern Neck Insurance Company** Phone Number: 877-968-7252
179. **Northern Security Insurance Company** Phone Number: 800-435-0397
180. **Ohio Casualty and West American Ins. Co** Phone Number: 888-701-8727
181. **Old Dominion Insurance Company** Phone Number: 877-425-2467/800-606-7992
182. **Olympus Insurance Company** Phone Number: 866-281-2242
183. **Omaha Property & Casualty** Phone Number: 800-638-2592 (Flood only)
184. **Omega Insurance Company** Phone Number: 800-216-3711/800-509-1592
185. **One Beacon** Phone Number: 877-248-3455
186. **Patriot General Insurance Company** Phone Number: See Sentry Insurance
187. **Pharmacists Mutual Insurance Company** Phone Number: 800-247-5930
188. **Praetorian Specialty Insurance Company** Phone Number: 800-216-3711/800-509-1592
189. **Princeton Excess and Surplus Lines Insurance Company** Phone Number: 866-220-3505
190. **Progressive Auto Insurance** Phone Number: 800-776-4737
191. **Providence Mutual Fire Insurance Company** Phone Number: 877-763-1800
192. **Prudential Property & Casualty Insurance Company** Phone Number: 800-225-2467
193. **Qualsure** Phone Number: 877-563-0150
194. **Regency (Tower Hill)** Phone Number: 800-216-3711
195. **Reinsurance Association of America** Phone Number: 850-222-7710
196. **Republic Fire & Casualty (Homeowners, Fire, and Auto & Commercial)** Phone Number: 800-451-0286
197. **Republic Franklin Insurance Company** Phone Number: 800-216-1420
198. **Republic Group** Phone Number: 800-451-0286
199. **Republic Underwriters (Commercial)** Phone Number: 800-451-0286
200. **Response Insurance Companies CT BCO** Phone Number: 888-288-6084

201. **Response Insurance Companies WA BCO** Phone Number: 800-477-0553
202. **RLI Insurance Company** Phone Number: Phone Number 800-444-0406; fax number 309-692-6796
203. **Rockhill Insurance Company** Phone Number: 877-305-7625
204. **Royal & Sun Alliance** Phone Number: 800-847-6925
205. **Safeco** Phone Number: 800-332-3226
206. **Safe Harbour Underwriters** Phone Number: 866-274-5677/866-274-8765
207. **Safeway Insurance Company** Phone Number: 800-252-3251
208. **Savers Property & Casualty Insurance Co.** Phone Number: 800-825-9489
209. **Scottsdale Insurance Company** Phone Number: 800-423-7675
210. **Security First Insurance Company** Phone Number: 877-581-4862
211. **Security National Insurance Company** Phone Number: 800-BRISTOL or 800-274-7865
212. **Selective** Phone Number: 866-455-9969
213. **Sentry Casualty Company** Phone Number: see Sentry Insurance
214. **Sentry Insurance and Mutual Company** Phone Number: 800-638-8763 (Transportation claims) / 800-533-7827 (Life claims) / 800-638-8763 (Other claims)
215. **Sentry Life Insurance** Phone Number: see Sentry Insurance
216. **Sentry Select Insurance Company** Phone Number: (see Sentry Insurance)
217. **Service Insurance Company** Phone Number: 800-780-8423
218. **Shelter Insurance Group** Phone Number: 800-SHELTER or 800-743-5837
219. **Sompo Japan** Phone Number: 800-444-6870
220. **Southern Family Insurance Company** Phone Number: 800-673-4952
221. **Southern Fidelity** Phone Number: 866-874-7342
222. **Southern Insurance Company and Underwriters (Commercial)** Phone Number: 800-451-0286
223. **Southwest Business Corp. (Lloyd's Excess Flood)** Phone Number: 800-527-0066 ext. 7389
224. **St. Johns Insurance Company** Phone Number: 800-748-2030
225. **St. Paul Insurance Companies** Phone Number: 800-252-4633 or 800-787-2851
226. **St. Paul Travelers** Phone Number: 800-252-4633 (Auto)/800-787-2851 (Home Claims)/800-356-6663(Business Claims)
227. **Standard Guaranty Insurance Company** Phone Number: 800-326-2845
228. **Star Insurance Company** Phone Number: 800-825-9489
229. **State Farm Fire & Casualty Company** Phone Number: 800-SF-CLAIM or 800-732-5246
230. **Sunshine State Insurance Company** Phone Number: 877-563-0150
231. **TAPCO** Phone Number: 888-437-0373
232. **Texas Farm Bureau** Phone Number: 800-266-5458
233. **Texas Select Lloyd's Insurance Co.** Phone Number: 866-877-7276

234. **The Timbermen Fund** Phone Number: 877-628-6730
235. **Tower Hill Insurance Group** Phone Number: 800-216-3711
236. **Tower Hill Preferred Insurance Company** Phone Number: 800-216-3711/800-509-1592
237. **Tower Hill Prime Insurance Company** Phone Number: 800-216-3711/800-509-1592
238. **Tower Hill Select Insurance Company** Phone Number: 800-216-3711/800-509-1592
239. **Travelers (Personal and Auto)** Phone Number: 800-252-4633
240. **Travelers (Business Claims)** Phone Number: 800-238-6225
241. **Travelers (Flood)** Phone Number: 800-356-6663
242. **Travelers (Boat & Yacht)** Phone Number: 800-772-4482
243. **Unemployment Insurance** Phone Number: 866-4-USA-DOL or 866-432-0264
244. **Union Insurance Co.** Phone Number: 800-444-0049 ext.2600
245. **United Farm Family Insurance Company** Phone Number: 800-948-3276
246. **United Fire Insurance Company** Phone Number: 800-343-9131
247. **United Property & Casualty Insurance Company** Phone Number: 800-861-4370/CAT: 800-882-0180
248. **United Services Automobile Association** Phone Number: 800-531-8222
249. **Universal Insurance Company of North America** Phone Number: 888-846-7647
250. **Universal Property & Casualty** Phone Number: 800-425-9113
251. **USAA Casualty Insurance Company** Phone Number: 800-531-8222/800-531-8722
252. **USF&G** Phone Number: 800-787-2851/ 800-631-6478 (Homeowners claim)/407-660-9000 (Customer Services)
253. **USLI** Phone Number: 800-523-5545
254. **Utica Mutual Insurance Company (Also National and Texas)** Phone Number: 800-216-1420
255. **Valley Forge Life insurance** Phone Number: 800-437-8854
256. **Vanguard Fire & Casualty Company** Phone Number: 888-343-5585
257. **Vermont Mutual** Phone Numbers: 800-435-0397
258. **Voyager Indemnity Insurance Company** Phone Number: 800-245-1505
259. **Voyager Property & Casualty Insurance Company** Phone Number: 800-358-0600
260. **Westfield Insurance** Phone Number: 866-937-2663
261. **Williamsburg National Insurance Co.** Phone Number: 800-825-9489
262. **XL** Phone Number: 800-688-1840
263. **Zenith (first report of injury)** Phone Number: 800-440-5020
264. **Zurich Insurance Company** Phone Number: 800-987-3373

Web address for claim numbers:

http://www.flains.org/index.php?option=com_content&view=article&id=581:hurricane-hotline-contact-numbers&catid=947:florida-truly-is-hurricane-alley&Itemid=51

AHCA AREA OFFICES - Contact Information

Areas 1 and 2 (Tallahassee Field Office)

Bay, Calhoun, Escambia, Franklin, Gadsden, Gulf,
Holmes, Jackson, Jefferson, Liberty, Leon, Madison,
Okaloosa, Santa Rosa, Taylor, Wakulla, Walton,
Washington

Barbara Alford
Field Office Manager
2727 Mahan Drive, Mail Stop #46
Tallahassee, Florida 32308
(850) 412-4540
(850) 922-9162 Fax

Area 3 (Alachua Field Office)

Alachua, Bradford, Citrus, Columbia, Dixie,
Gilchrist, Hamilton, Hernando, Lafayette, Lake,
Levy, Marion, Putnam, Sumter, Suwannee and Union

Kris Mennella
Field Office Manager
14101 N.W. Hwy. 441, Suite 800
Alachua, Florida 32615-5669
(386) 462-6201
(386) 418-5300 Fax

Area 4 (Jacksonville Field Office)

Baker, Clay, Duval, Flagler, Nassau, St. Johns and
Volusia

Rob Dickson
Field Office Manager
921 N. Davis St.
Building A, Suite 115
Jacksonville, Florida 32209
(904) 798-4201
(904) 359-6054 Fax

Areas 5 and 6 (St. Petersburg Field Office)

Hardee, Highlands, Hillsborough, Manatee, Pasco,
Pinellas, Polk

Pat Cauffman
Field Office Manager
Sebring Building, Suite 410A
525 Mirror Lake Drive North
St. Petersburg, Florida 33701
(727) 552-2000
(727) 552-1162 Fax

Area 7 (Orlando Field Office)

Brevard, Orange, Osceola, Seminole

Theresa DeCanio
Field Office Manager
Hurston South Tower, Suite S309
400 W. Robinson St.
Orlando, Florida 32801
(407) 420-2502
(407) 245-0998 Fax

Area 8 (Fort Myers Field Office)

Charlotte, Collier, DeSoto, Glades, Hendry, Lee,
Monroe, Sarasota

Harold Williams
Field Office Manager
Regional Services Center
2295 Victoria Ave., Room 340
Ft. Myers, Florida 33901
(239) 335-1315
(239) 338-2372 Fax

Areas 9 and 10 (Delray Beach Field Office)

Broward, Indian River, Martin, Okeechobee, Palm
Beach, St. Lucie

Arlene Mayo-Davis
Field Office Manager
5150 Linton Boulevard, Suite 500
Delray Beach, Florida 33484
(561) 381-5840
(561) 496-5924 Fax

Area 11 (Miami Field Office)

Dade

Robert Emling
Field Office Manager
8355 N.W. 53rd St.
Koger Center
1st Floor Manchester Bldg.
Miami, Florida 33166
(305) 593-3100
(305) 499-2190 Fax

Survey Integrity & Support Branch

Statewide Coverage
Ann Sarantos
Field Office Manager
Sebring Building
525 Mirror Lake Drive North
St. Petersburg, Florida 33702
(727) 552-1133, Ext. 162
(727) 552-1743 Fax

To update this information, please go to: <http://www.fdhc.state.fl.us/MCHQ/Areas/index.shtml>

SECTION 2

ALL HAZARDS EMERGENCY

OVERVIEW

ALL HAZARDS EMERGENCY OVERVIEW

What's the difference between an emergency and a disaster? An emergency is a life-threatening event that requires immediate action (such as a resident in cardiac arrest) while a disaster involves more injuries to people and destruction to property. Regardless of the type of disaster, always remain with your residents – AND BE CALM. They will react as you do.

In terms of disaster planning and preparation, it is important to know about the type of disaster and the basic safety responses to the specific disaster. This section will address all hazards or natural disasters. It includes: 1) types of hazards; 2) general safety responses and preparation to any hazard; 3) survival and evacuation; and 4) recovery.

I. TYPES OF EMERGENCIES -- There are generally six types of disasters to plan and prepare for including hurricanes, tornados, fires, bomb scares, explosions and pandemic viral outbreaks.

A. Hurricanes

Hurricanes are categorized according to the strength of their winds using the Saffir-Simpson Hurricane Scale. A category 1 hurricane indicates the lowest wind speeds, while a category 5 hurricane has the strongest.

- Category One -- Winds 74-95 miles per hour
- Category Two -- Winds 96-110 miles per hour
- Category Three -- Winds 111-130 miles per hour
- Category Four -- Winds 131-155 miles per hour
- Category Five -- Winds greater than 155 miles per hour

Although these terms convey a general concept of the amount of damage a hurricane might inflict, they can be deceiving, since the amount of devastation inflicted is relative to where a hurricane makes landfall.

Tropical cyclones include Tropical Depressions, Tropical Storms, and eventually hurricanes. A tropical depression is an organized system of clouds and thunderstorms with a defined surface circulation and maximum sustained winds of 38 mph or less. Tropical storms are organized systems of strong thunderstorms with a defined surface circulation and maximum sustained winds of 39 – 73 mph. On the average, 10 tropical cyclones develop in the North Atlantic each year. Of these, six are likely to strengthen to hurricane proportions, and at least two are likely to impact the United States' eastern coast.

For specific preparations for a hurricane, please see Section Two: Hurricanes.

For up to date information, please go to: <http://www.nws.noaa.gov/nwr/> NOAA Weather Radio All Hazards (NWR) is a nationwide network of radio stations broadcasting continuous weather information directly from the nearest National Weather Service (NWR) office. NWR broadcasts official Weather Service warnings, watches, forecasts and other hazard information 24 hours a day, 7 days a week.

B. Tornados

A tornado is a violent rotating column of air extending from a thunderstorm to the ground. It may appear transparent until dust and debris are picked up or a cloud forms within the funnel. Tornados cause an average of 70 fatalities and 1,500 injuries each year. They produce wind speeds in excess of 250 mph. Tornados may occur at any time of the year and in every state. They are most likely to occur between 3 and 9 p.m., but can happen at any time. **Remember:** The average tornado lasts only 8-10 seconds. When a **tornado watch** is issued, you should:

1. Monitor NOAA Weather Radio.
2. Be prepared to take action.
3. Move to a small interior room away from windows.
4. Identify a safe place to take shelter.
5. Have frequent drills.
6. Ensure all residents/staff are inside the facility and accounted for.
7. Check outdoors and indoors for any objects that might become dangerous and destructive if blown in a high wind..
8. Close windows tight.
9. Move non-ambulatory residents away from the windows.
10. Have a supply of flashlights ready. It is suggested that the facility have available one flashlight per nurse's medication room and one per medication cart. The supply of flashlights could be checked and accounted for on the first of every month, or at a designated time as indicated in your disaster plan or policies and procedures. Don't forget extra batteries.

C. Fires

Fire can pose a major threat to an already badly damaged flood area for several reasons:

1. Inoperative fire protection systems.
2. Hampered fire department response.
3. Inoperable firefighting water supplies.
4. Flood-damaged fire protection systems.

Fire extinguishers, with a UL rating of at least 10A, should be available in designated areas of your buildings and in each residential unit. In addition, if any of your fire-safety systems are inoperable during a disaster, you should contact your fire department to determine what measures should be taken to ensure the safety of residents. Nursing homes and ALFs are required to contact AHCA and institute a staff alert system until electricity is restored. See **Appendix G** for instructions for fire incident reporting and systems failure along with the "Fire Incident Report, AHCA # 3500-0031, May 1998".

General Instructions in Case of Fire (RACE)

R-ESCUE - Remove residents from immediate danger via the evacuation plan. **DO NOT PANIC.** The greatest danger in most fires is panic. Stay calm, move swiftly, and with assurance. **DO NOT** alarm the residents by excited motions, or loud shouting.

A-CTIVATE - Activate the alarm and notify other staff members of the fire.

C-ONTAIN - Contain/Confine the fire and smoke by checking the doors and windows to make sure they are closed. **If a door is hot to the touch, do not open it.** If you do, you could cause what's called "flash over."

E-XTINGUISH or E-VACUATE - Extinguish the fire, if it is a very small fire. Life safety personnel will do both and many times tell you not to fight the fire but leave it to the pros. If you must evacuate, advise residents to put a wet towel over their heads and stay as low as possible to avoid smoke inhalation.

D. Bomb Scares

It's important to screen the phone call carefully and determine if it is an immediate threat to your community. If a telephone call is received, the person answering the phone should talk with the individual as long as possible by asking specific questions about the bomb scare. Almost all bomb scares prove to be false alarms, but each bomb threat must be taken seriously. When a **bomb threat** is received, you should:

1. Ask the individual to identify himself.
2. Ask question about where the bomb is and if it is going to explode.
3. Determine if there are disgruntled employees who would call in a bomb scare or threat.
4. Have personnel objectively search their respective areas for any unusual or extraneous items, such as boxes, packages, bags, etc.
5. If there are unusual items or food, do not touch it.

E. Explosions

Be aware of your surroundings and the potential terrorist incident. When an explosion occurs, you should:

1. If items are falling from above - get under a sturdy table or desk.
2. Building explosion - leave as quickly and calmly as possible.
3. If a door is hot to the touch, do not open it - seek an alternate escape route. Stay below the smoke at all times.
4. If you are trapped in debris- use a flashlight. Cover your mouth with a piece of cloth. Tap on a pipe or wall so that rescuers can hear where you are. Use a whistle if available and shout as a last resort - shouting can result in inhalation of dangerous amounts of dust.

5. Assisting victims - untrained persons should not attempt to rescue people in a collapsed building. Wait for emergency personnel to arrive.
6. Chemical agent - authorities will instruct you to either seek shelter and seal the premises or evacuate immediately.

F. Pandemic Outbreaks

Pandemic outbreaks are different from seasonal outbreaks or what is termed as an “epidemic” of influenza. Seasonal outbreaks are caused by subtypes of influenza viruses that already are known and that have been circulating among people. Pandemic outbreaks are caused by new subtypes that are rare or have never circulated among people, with little or no immunity.

A vaccine probably will not be available in early stages of pandemic outbreak. A new vaccine is developed based on the strain that will offer the best protection against the virus. One of the most important preventive steps against a possible influenza pandemic is avoiding infection, especially among staff.

Please see **Appendix M** for a chart comparing seasonal flu and pandemic flu and a facility checklist.

1. Some key considerations for your community’s plan:

- ✓ In a pandemic influenza outbreak, staff and residents should be isolated. (If possible encourage minimal or no travel in order to reduce spread of infection).
- ✓ Develop an emergency staffing plan including training ancillary workers and volunteers who may be called upon to assist.
- ✓ Encourage and track annual vaccination of staff.
- ✓ Provide sufficient infection control supplies.
- ✓ Ensure availability of medical consultation.

2. Helpful links and guides include the following:

- ✓ Action Plan for Pandemic Influenza:
http://www.doh.state.fl.us/rw_Bulletins/FIPanFluv104Final.pdf
- ✓ Pandemic Influenza: Discussion and Planning Recommendations
http://www.doh.state.fl.us/rw_Bulletins/PANFLUWhitePaper11-21-05.pdf
- ✓ U.S. Pandemic Flu Web site: <http://www.Pandemicflu.gov>
- ✓ Centers for Disease Control and Prevention:
<http://www.cdc.gov/flu/avian/gen-info/facts.htm>
http://www.cdc.gov/h1n1flu/#stay_healthy
<http://www.cdc.gov/flu/professionals/infectioncontrol/resphygiene.htm>
- ✓ Health Lawyers’ Public Information Series:
<http://www.healthlawyers.org/Resources/PI/InfoSeries/Documents/Pan-Flu%20Checklist.pdf>

For more guidance on infection control measures and how to implement a protocol at the first point of contact with a potentially infected person, please see **Appendix O**, “OSHA’s Guidelines on Preparing Workplace”

II. GENERAL PREPARATION AND SAFETY RESPONSES

It is unrealistic to prepare a disaster plan to cover everything that may be required in any disaster. The plan must be adaptable to circumstance and when necessary, improvisational.

A. Important Considerations for Preparation

1. Learn who to call if disaster strikes and have someone maintain a list of numbers for emergency personnel.
2. Maintain a secure off-site location for document storage. This can be a public storage facility or even someone's home. Consider having the off-site location a considerable distance away.
3. Keep adequate supplies for the changes in weather conditions and rotate your supply of perishable items and batteries.
4. Have a list of two or more suppliers for things you may need just before or after disaster strikes.
5. If operations need to be transferred to another location, have a temporary staff housing facility in mind, if necessary.
6. Be aware of the resources and services available in the community— particularly who coordinates disaster action plans and how and where they do it.
7. If your organization's programs or resources include the ability to assist others in need, have an outline of what you can do to help others in the event of hurricanes, fire, floods, etc.
8. Be prepared to take care of staff and their family.
9. Resident identification -- Consider using an arm bracelet identification to inform other caregivers of special diets and special needs of residents.

B. Alert

1. Confirm details and reliable sources of information (TV, radio, contact with local OEM).
2. Define how warnings, at all times (24/7) will be received.
3. Announce to staff that the emergency plan is in effect (date/time) until the "all clear" is given.
4. Inform residents/patients what official communications will be used and how they will be issued.
5. Provide instructions on how to communicate with relatives.

C. Communicate

1. Activate staff contact list and instruct staff on emergency status as detailed in your manual.

2. The Agency for Health Care Administration has developed a data system to allow providers to enter emergency-related information through the Internet. This web-based system is called the Emergency Status System (ESS) and enables reporting of information that has traditionally been collected through phone calls and fax responses, including emergency contacts, evacuation status, power and generator status, available beds and more. ESS is available to AHCA-regulated providers that offer 24-hour care or a residential setting, and dialysis centers.

ESS User Enrollment: Each provider may enroll up to two people as Provider ESS Users. Additionally, a person affiliated with the provider such as a corporate representative may enroll as an Affiliate ESS User. Once approved by the provider, the affiliate may enter information for the provider into ESS. Please see **Appendix D** for instructions of ESS User Enrollment and ESS Provider Entry.

3. Contact all post event support organizations (Red Cross; The Salvation Army, etc.).
4. Confirm all staff assignments and determine staff availability and communications.
5. Test staff call-in list.
6. Test alternate means of communications (satellite phones, text messaging, walkie talkies, etc.).

D. Participate in your Local Community Emergency Committees

Relationships with your local community emergency representatives must be initiated **before the beginning of the hurricane season or any disaster.** Participate in local emergency committees including Emergency Management Directors, Fire Departments, Police, Red Cross, National Guard, the Agency for Health Care Administration (AHCA), Department of Elder Affairs, Federal Emergency Management Agency (FEMA) and your local power company. The local power companies, police, fire and other emergency responders must be made aware of the demands and needs of residents (i.e., IVs, feeding tubes, ventilators, dialysis and oxygen).

E. Stay Informed

1. The Florida Division of Emergency Management has an excellent Web page at <http://www.floridadisaster.org/eoc/Update/Home.asp> with up-to-the-minute situation reports, satellite imagery of storm paths, and links to other weather-related sites.
2. The local emergency management agencies have asked us to help them keep their phone lines clear so they can handle emergencies. Please do not call your county emergency managers for situation updates. Emergency management personnel will be in close contact with local media, informing them of evacuations, road closures, and shelter locations. Stay tuned to your local radio and television news stations for this information.
3. The Agency for Health Care Administration (AHCA) has a toll free number (1-888-774-7609) with an outgoing message that health care providers can call during an emergency event to receive information from the Agency. During activation of the Emergency Operations Center, this message will be updated daily and will contain information about evacuations, AHCA's Mutual Aid Field offices, briefing updates, and other pertinent information.

4. If you are unable to reach your local emergency management officials or your Agency for Health Care Area Office, please contact the FAHSA office or staff via cell phone (Please refer to previously listed FAHSA Contact List in Section 1).

F. Update Your Disaster Plan

A detailed disaster plan matters more than ever. Florida law requires that all nursing homes and ALFs prepare and annually update a disaster preparedness plan (see **Appendix A** for applicable sections of law and rule). In addition, each nursing home must update a Comprehensive Emergency Management Plan (CEMP), AHCA Form 3110-6006, March 1994 (please see **Appendix C**) that addresses at a minimum the following: emergency evacuation transportation; adequate sheltering arrangements; post disaster activities, including emergency power, food, and water; post disaster transportation; supplies; staffing; emergency equipment; individual identification of residents and transfer of records; and responding to family inquiries.

Although housing providers are not required to have a disaster preparedness plan, it is important to have one that includes, at a minimum, the following:

1. A disaster supply kit that it is available to residents and staff.
2. A check list of supplies that will be needed by the facility and residents.
3. Steps to take to prepare for forecasts of high winds.
4. What to do before a hurricane threatens.
5. What to do when a hurricane watch is issued.
6. What to do when a hurricane warning is issued.
7. What to do after a hurricane is over.

These plans should be available to your staff, residents and families of residents.

G. Establish Policy and Organizational Structure

Most disaster plans begin with general information applicable to everyone in the building. Next, policy should be established for duties specific to administrative and other departments as necessary. Key areas like food service, maintenance and engineering have key responsibilities in a disaster, and these should be spelled out. For a good reference, please see **Appendix G** for the National Fire Protection Association (NFPA) Standard for Health Care Facilities (2002 Edition), Chapter 12.

H. Assess

During a disaster or state of emergency, every facility should have a prearranged command post. Most importantly, communicate to staff, residents, and family members where the central command post will be. Next, pre-designate who should report to the command post in the event of a disaster.

I. Test the Plan: Practice for the Unexpected

It is important to work with the local Emergency Operation Centers and others on drills and practice.

1. Familiarize your staff and residents with the plan. In an emergency, there will be no time to reach and study the plan.
2. It's important to practice and perfect it before the unexpected occurs. The more the plan is repeated, reviewed and updated, the better equipped staff will be to implement it if immediate, life-saving procedures become necessary.

J. Staff Training

1. Training of course varies depending on whether the facility is a nursing home, ALF, full service retirement community or housing facility.
2. Cross-train your staff and volunteers so every job in the organization can be performed by at least two people.

K. Involve Residents in the Disaster Plan

When helping residents prepare for a disaster, balance valid concerns, and details with simplicity and common sense.

III. SURVIVAL AND EVACUATION

A. Shelter in Place -- If You are Ordered NOT to Evacuate

The great majority of injuries during a hurricane are cuts caused by flying glass or other debris. Other injuries include puncture wounds resulting from exposed nails, metal, or glass, and bone fractures. Stay away from all windows and exterior doors, seeking shelter in a bathroom or basement.

To get through the storm in the safest possible manner:

1. Monitor the radio or television for weather conditions.
2. Stay indoors until the authorities declare the storm is over.
3. Do not go outside, even if the weather appears to have calmed—the calm "eye" of the storm can pass quickly, leaving you outside when strong winds resume.
4. Bathtubs can provide some shelter if you cover yourself with plywood or other materials.
5. Prepare to evacuate to a shelter or other designated area if your facility is damaged, or if you are instructed to do so by emergency personnel.

B. Shelter in Place -- Hosting Another Facility

If the facility is to be used as a shelter for an evacuating facility, the plan must describe the sheltering/hosting procedures that will be used once the evacuating facility residents arrive.

1. Describe the receiving procedures for arriving residents from evacuating facility.
2. Identify where additional residents will be housed. Provide a floor plan which identifies the space allocated for additional residents.
3. Identify provision of additional food, water, medical needs of those residents being hosted at receiving facility for a minimum of five days.
4. Describe the procedures for ensuring 24-hour operations.
5. Describe procedures for providing sheltering for family members of critical workers.
6. Identify when the facility will seek a waiver from the Agency for Health Care Administration to allow for the sheltering of evacuees if this creates a situation which exceeds the operating capacity of the host facility.
7. Describe procedures for tracking additional residents sheltered within the facility.

C. Leaving Your Facility -- If You are Ordered to Evacuate

Because of the destructive power of a hurricane, you should never ignore an evacuation order. Authorities will be most likely to direct you to leave if you are in a low-lying area, or within the greatest potential path of the storm. If a hurricane warning is issued for your area or you are directed by authorities to evacuate the area:

1. Expect the need to evacuate and prepare for it. The National Weather Service will issue a hurricane watch when there is a threat to coastal areas within 24-36 hours.
2. Obtain a map of the evacuation routes.
3. Take only essential items with you.
4. Leave pets indoors in a safe, covered area with ample food and water.
5. Turn off the gas, electricity, and water.
6. Disconnect appliances to reduce the likelihood of electrical shock when power is restored.
7. Make sure your automobile's emergency kit is ready.
8. Follow the designated evacuation routes—others may be blocked—and expect heavy traffic.
9. Be sure that residents turn off stoves and remove all items from the tops of stoves. This is an important precaution to take to avoid the possibility of a fire when electricity is restored.
10. In case you lose power, ask residents to empty their refrigerators and freezers before they evacuate.
11. If you do evacuate, please remember to notify a family member or close friend of your residents and let them know where their loved one will be taken.

12. All evacuated residents should have some sort of identification (hospital bracelet, name tag, etc.) on their person.
13. Prior to evacuating to another facility, an agreement should be reached as to supplies/resources that will be provided and by whom.
14. Evacuated residents must be sent with clothes, food, medications and supplies for five days. Clinical records and staff must also accompany residents.

D. Staff Preparation for Resident Evacuation: In the event of evacuation (i.e. flood, storm surge, structural damage) confirm:

1. The availability and accessibility of pre-determined locations where residents will evacuate.
2. Person responsible for implementing facility evacuation procedure.
3. Transportation arrangements for residents who don't drive.
4. Logistical support for moving medications.
5. Process for moving records and necessities of daily living.
6. Method for tracking patients/residents/staff and communications to be used.
7. Determine point to begin the pre-positioning of necessary medical supplies.

E. Mandatory Evacuation Orders – What to Do if Residents Refuse to Evacuate

During the 2004 hurricane season, some CCRC residents refused to comply with mandatory evacuation orders. Legal counsel for the Office of Insurance Regulation suggested that a signed release would be “an affirmative defense” if a facility were faced with a lawsuit as a result of injury or death from a resident’s failure to evacuate. The release could be done at the time of admission or annually in preparation for hurricane season. Please see **Appendix E** for an article, “Disaster Strikes: And Further Disaster When Residents Refuse to Evacuate,” provided by Martin L. Khoury, Attorney, and a member of one of FAHSA’s Preferred Attorney firms -- Quintairos, Prieto, Wood & Boyer, P.A. Also, please see the sample release provided by Mr. Khoury (“Release of Liability for Refusal to Evacuate Long-Term Care Facility”).

One FAHSA member invited his sheriff to speak with residents the week of a hurricane advisory. The sheriff’s office put red ID wrist bands on the residents who were refusing to evacuate so “their bodies could be identified.” The CEO of this community felt that working with the sheriff’s office was helpful in that some residents changed their minds after the purpose of the wrist bands was explained. The facility also contacted families of uncooperative residents.

To avoid problems:

1. Consider developing a disclosure/release statement for residents to sign indicating their responsibility to follow evacuation orders and the disaster preparedness plan for your facility. Run it by your attorney and share it with FAHSA.
2. Prepare an addendum to your contract so that residents know at the time of admission that they must comply with evacuation orders and the disaster preparedness plan for your facility. Let them know in the addendum if you are in a mandatory evacuation area.

3. Call your sheriff or local emergency management office and arrange for someone to speak to residents at a town hall meeting on the topic of hurricane preparedness. If this is not possible, ask local officials if they would send you a letter that you could give to residents explaining the importance of complying with orders issued for your area by the emergency management office.
4. If you believe evacuation orders were issued prematurely for your community, talk with your local emergency management office to try to work out a more reasonable plan in the event of a future hurricane. Also, if you want to establish a shelter on campus so that you do not have to evacuate beyond the campus, you should explore the option with your local emergency management office soon.
5. Work with resident leaders so they can help educate other residents about the importance of following directives as they are issued before, during and after a disaster.

F. Reporting to the Agency for Health Care Administration

1. The Agency for Health Care Administration has developed a data system to allow providers to enter emergency-related information through the Internet. This web-based system is called the Emergency Status System (ESS) and enables reporting of information that has traditionally been collected through phone calls and fax responses, including emergency contacts, evacuation status, power and generator status, available beds and more. ESS is available to AHCA-regulated providers that offer 24-hour care or a residential setting, and dialysis centers. Please see **Appendix D** for details.

G. Re-Entry

Once a facility has been evacuated, procedures need to be in place for allowing residents to re-enter the facility.

1. Identify who is the responsible person(s) for authorizing re-entry to occur.
2. Identify procedures for inspecting the facility to ensure it is structurally sound.
3. Identify how residents will be transported from the host facility back to their home facility and identify how you will receive accurate and timely data on re-entry operations.
4. Prior to readmitting any residents to the facility, you must notify the Plans and Construction Office at the Agency for Health Care Administration for them to determine the facility safety (850) 412-4470 or (850) 412-4477. Receiving facilities should also contact their Area Office to inform them of the acceptance of new residents.

IV. RECOVERY

A. First Aid for Injuries

First aid is extremely important when exposure to waters potentially contaminated with human, animal, or toxic wastes.

1. Immediately clean out all open wounds and cuts with soap and clean water.
2. Apply an antibiotic ointment to discourage infection.
3. If a wound develops redness, swelling, or drainage, seek immediate medical attention.
4. If you are injured, contact a physician to determine the necessary type of treatment (for example, need for tetanus shot).

B. How to Clean Mold

Excess moisture in a building is cause for concern because it enables microorganisms such as mold to grow. Since mold can cause allergic reactions or worsen certain illnesses such as asthma, steps should be taken to prevent and remove mold growth.

C. Wear Protective Gear

For most work in flooded areas, wear hard hats, goggles, heavy work gloves, and watertight boots with steel toe and insole (not just steel shank). Wear earplugs or protective headphones to reduce risk from equipment noise. Equipment such as chain saws, backhoes, and dryers may cause ringing in the ears and subsequent hearing damage.

D. Beware of Electrical Hazards

1. If water has been present anywhere near electrical circuits and electrical equipment, turn off the power at the main breaker or fuse on the service panel. Do not turn the power back on until electrical equipment has been inspected by a qualified electrician.
2. Never enter flooded areas or touch electrical equipment if the ground is wet, unless you are certain that the power is off. NEVER handle a downed power line.
3. When using gasoline and diesel generators to supply power to a building, switch the main breaker or fuse on the service panel to the "off" position prior to starting the generator.
4. If clearing or other work must be performed near a downed power line, contact the utility company to discuss de-energizing and grounding or shielding of power lines. Extreme caution is necessary when moving ladders and other equipment near overhead power lines to avoid inadvertent contact.

E. Avoid Carbon Monoxide

Carbon monoxide is an odorless, colorless gas that is poisonous to breathe. During flood cleanup, operate all gasoline-powered devices such as pumps, generators, and pressure washers outdoors and never bring them indoors. This will help to ensure your safety from carbon monoxide poisoning.

F. Prevent Musculoskeletal Injury

Special attention is needed to avoid back injuries associated with manual lifting and handling of debris and building materials.

To help prevent injury:

1. Use teams of two or more to move bulky objects.
2. Avoid lifting any material that weighs more than 50 pounds (per person).
3. Use proper automated-assist lifting devices.

G. Beware of Structural Instability

Never assume that water-damaged structures or ground are stable. Buildings that have been submerged or have withstood rushing flood waters may have suffered structural damage and could be dangerous.

1. Don't work in or around any flood-damaged building until it has been examined and certified as safe for work by a registered professional engineer or architect.
2. Assume all stairs, floors, and roofs are unsafe until they are inspected.
3. Leave immediately if shifting or unusual noises signal a possible collapse.

H. Avoid Hazardous Materials

Flood waters can dislodge tanks, drums, pipes, and equipment, which may contain hazardous materials such as pesticides or propane.

1. Do not attempt to move unidentified dislodged containers without first contacting the local fire department or hazardous materials team.
2. If working in potentially contaminated areas, avoid skin contact or inhalation of vapors by wearing appropriate protective clothing and respirators.
3. Frequently and thoroughly wash skin areas that may have been exposed to pesticides and other hazardous chemicals.

I. Insurance Claims

1. **Inventory Property:** It is imperative that your facility maintain an accurate inventory of all valuable property in case it is damaged during a storm. Below are some suggestions that will assist you in documenting your inventory in a manner that will be most helpful if it becomes necessary to make insurance claims for property damage.

- a. Include the name and address of the appraiser on all appraisals.
- b. Record the serial numbers for all valuable items.
- c. Keep receipts, along with descriptions of items. This is especially important for more expensive items such as generators, appliances, or computers.
- d. Photograph the items and include the pictures in the inventory file.
- e. In some cases rather than creating a list of inventory, you may choose to create a video inventory. Begin footage in one corner of the room and pan the room in a circle, highlighting the most valuable items verbally.
- f. Update the inventory periodically.

2. **Insurance Information and Claims:** Phone your Agent or Company Immediately. Insurance policies place a time limit on filing claims. Find out what the time limit is. Ask questions: Am I covered? Does my claim exceed my deductible? (Your deductible is the amount of loss you agree to pay yourself when you buy a policy.) How long will it take to process my claim? Will I need to obtain estimates for repairs for structural damage?
3. **Make Temporary Repairs:** Take reasonable steps to protect your property from further damage. Save receipts for what you spend and submit them to your insurance company for reimbursement. Payments for temporary repairs are part of the total settlement. So if you pay a contractor a large sum for a temporary repair job, you may not have enough money for permanent repairs. Beware of contractors who ask for a large amount of money up front and contractors whose bids are very low-- they might cut corners and leave you with problems after they're gone. Don't make extensive permanent repairs until the claims adjuster has been to your home and assessed the damage.
4. **Prepare for the Adjuster's Visits:** Your insurance company may send you a claim form, known as a 'proof of loss form,' to complete. The more information you have about your damaged possessions--a description of the item, approximate date of purchase and what it would cost to replace or repair--the faster your claim generally can be settled.
5. **The Use of Public Adjusters:** Your insurance company provides an adjuster at no charge to you. You also may be contacted by adjusters who have no relationship with your insurance company and charge a fee for their services. These are known as public adjusters. If you decide to use a public adjuster to help you in settling your claim, this service could cost you as much as 15 percent of the total value of your settlement. Sometimes after a disaster, the percentage that public adjusters may charge is set by the insurance department. If you do decide to use a public adjuster, first check references and qualifications by calling the Better Business Bureau and your state insurance department.
6. **Compensation for Damage**
 - a. **Vehicles:** If your car was damaged and you have 'comprehensive' coverage in your auto insurance policy, you should contact your auto insurance company. If your car has been so badly damaged that it's not worth repairing, you will receive a check for the car's actual cash value-- what it would have been worth if it had been sold just before the disaster. Your local bookstore or library may have used car prices that will give you an idea of what your car was worth.
 - b. **Trees and Shrubbery:** Most insurance companies will pay for the removal of trees that have fallen on your home but they won't pay to remove the trees that have fallen and haven't caused damage to your home. They won't pay to replace trees or shrubbery that have been damaged in a storm because high winds cause so much damage to trees and shrubs every year, that if trees and other landscaping were covered, homeowners insurance would be unaffordable.

7. **The Payment Process:** Disasters can make enormous demands on insurance company personnel. Sometimes after a major disaster, state officials request insurance company adjusters to see everyone who has filed a claim before a certain date. When there are a huge number of claims, the deadline may force some to make a rough first estimate. If the first evaluation is not complete, set up an appointment for a second visit. The first check you get from your insurance company is often an advance. If you're offered an on-the-spot settlement, you can accept the check right away. Later on, if you find other damage, you can 'reopen' the claim and file for an additional amount. Most policies require claims to be filed within one year from the date of the disaster. Remember that your insurance company won't pay more than the limits of the policy, unless you have an extended or guaranteed replacement cost policy.

Some insurance companies may require you to fill out and sign a 'proof of loss' form. This formal statement provides details of your losses and the amount of money you're claiming and acts as a legal record. Some companies waive this requirement after a disaster if you've met with the adjuster, especially if your claim is not complicated.

The choice of repair firms is yours. Be sure the contractor is giving you the same quality materials. Don't get permanent repairs done until after the adjuster has approved the price. If you've received bids, show them to the adjuster when he or she arrives. If the adjuster agrees with one of your bids, then the repair process can begin. If the bids are too high, ask the adjuster to negotiate a better price with the contractor you would like to use. Adjusters may also recommend firms that they have worked with before. Some insurance companies even guarantee the work of firms they recommend but such programs are not available everywhere. Make sure contactors get the proper building permits.

8. **If You Can't Reach an Agreement with Your Insurance Company:**

- a. If you and your adjuster can't agree on a settlement amount, contact your agent or your insurance company's claim department manager. Make sure you have figures to back up your claim for more money. If you and your insurance company still disagree, your insurance policy allows for an independent appraisal of the loss. You hire an independent appraiser and your insurance company also hires an independent appraiser. Together the appraisers choose a mediator. The decision of any two of these people is binding. You and your insurance company each pay for your own appraiser and share the other costs. However, disputes rarely get to this stage.
- b. Some insurance companies may offer you a slightly different way of settling a dispute called 'arbitration.' When settlement differences are arbitrated, a neutral 'arbiter' hears the arguments of both sides and then makes a final decision.

9. **After your Claim has been Settled and the Repair Work is Underway:**

Take some time to evaluate your insurance coverage. For example, was your facility adequately insured? Did you have replacement cost coverage for your property? Talk to your insurance agent or company representative about possible changes.

10. **For all other questions about insurance, contact the Florida Department of Financial Services (Insurance Department) at 850-413-3100. Also, please see Appendix K for a, “Property Loss Handling & Claims Preparation Guide.”**

SECTION 3

HURRICANES

HURRICANE PREPARATION AND SAFETY RESPONSES

The following information should be considered in the planning and execution of your facility's emergency action plan.

1. Know if your facility is located in an evacuation area.
2. If your facility is in an evacuation area, be sure to have a copy of recommended evacuation routes.
3. Know your facilities' vulnerability to storm surge, flooding and wind and try to address possible problems through a hurricane mitigation plan.
4. Check the supplies in your disaster supply kit at the beginning of hurricane season (June 1st), replacing batteries and food items on a rotating basis.
5. During hurricane season, monitor the tropics, paying special attention to the development of tropical storms.
6. If a storm threatens, consult the advice of local authorities.
7. Monitor NOAA Weather Radio.

When a **hurricane watch** is issued, you should:

1. Fill your vehicles' gas tank.
2. If no vehicle is available, make arrangements for transportation.
3. Fill your clean water containers.
4. Review your emergency plans and supplies, checking to see if any items are missing.
5. Tune in the radio or television for weather updates.
6. Listen for disaster sirens and warning signals.
7. Prepare an emergency kit for all vehicles with food, flares, booster cables, maps, tools, a first aid kit, fire extinguisher, sleeping bags, etc.
8. Secure any items outside which may damage property in a storm, such as bicycles, grills, propane tanks, etc.
9. Cover windows and doors with plywood or boards or place large strips of masking tape or adhesive tape on the windows to reduce the risk of breakage and flying glass.
10. Put pets in a safe area. Due to food and sanitation requirements, most emergency shelters cannot accept animals.
11. Place vehicles under cover, if at all possible.
12. Fill sinks and bathtubs with water as an extra supply for washing and flushing toilets.
13. Adjust the thermostat on refrigerators and freezers to the coolest possible temperature.
14. Purchase Kitty Litter as a dry absorbent material to clean up fluids (water, body fluids, blood, minor spills). It masks odors in nursing homes resulting from incontinence.

Specific Preparation and Planning for Nursing Homes and ALFs:

1. Review your Comprehensive Emergency Management Plan (CEMP) with all of your staff and residents (see **Appendix C**).
2. Do not forget to train your staff on the plan, especially if there have been updates or changes.
3. Inventory your emergency stocks of food, water, medications, supplies, fuel, etc. Make sure fuel is available to power your emergency generator.
4. Survey your physical plant and make a detailed list of what must be done to secure it during a hurricane. Assign the responsibility to your maintenance and grounds crew.
5. Contact any facilities or vendors with whom you have mutual aid agreements to ensure that the agreements are still valid and appropriate.
6. Develop a backup evacuation plan in case the facility that has agreed to house your residents is also affected by the hurricane.
7. In the event of hurricane warnings, give staff adequate time to secure their homes and belongings. Allow them to bring family members to the facility if a hurricane hits. Provide a place for pets if possible. Remember, the more you do to make your staff feel personally secure, the fewer problems you are likely to have meeting your staffing needs during and after a hurricane.
8. Inform your residents' families of the steps that will be taken to provide ongoing care to residents in the event of a hurricane and how they can obtain information about a loved one during the emergency.
9. Develop an alternative communication system in case your phone system is inoperable, e.g., ham radio, cell phones, walkie-talkies, etc.
10. Meet with colleagues from other facilities to share ideas prior to an emergency situation.

Blueprint for a Hurricane-Preparedness Plan for Nursing Homes and ALFs

Each department or section of the nursing home and ALF should prepare a specific hurricane-preparedness plan that is thoroughly reviewed and amended each year in advance of the hurricane season.

Evacuation

- Plan for evacuation-zone delineation.
- Make detailed contingency evacuation plans, including prearrangements such as scheduling and transportation by bus companies.
- Establish and coordinate a chain of command, with organizational diagrams (including names and titles) placed at key areas.
- Develop a command center for control of all activities, equipped with battery-powered computers and printers to produce daily update fliers for personnel.

- Develop security measures, including the designation of a single port of entry and identification badges for all persons on campus. Make badges available before any emergency and have extras on hand for all additional persons present during the emergency.
- Establish a person-transferred log to enable tracking of all regular residents, as well as any displaced persons brought for shelter.
- Schedule hurricane-alert simulations on a regular basis.
- Equip each building that houses residents to operate as independently as possible.
- Assume that all staff and residents will remain inside during emergency situations; if required, all should move to designated “hardened,” or more protected areas.

Logistics

- Confirm all third-party support agreements with outside vendors at least annually.
- Include in all plans provisions for employees and their families and help in obtaining shelter and assistance in personal needs.
- Make provisions (outside kennel arrangements) for any pets.
- Order all critical supplies (water, ice, medical, emergency) from prearranged vendors as soon as a hurricane watch is announced.
- Fuel up all vehicles during the watch phase.
- Develop a network of emergency pharmaceutical services that include means to fill medications.
- Maintain in serviceable condition an adequate supply of chainsaws and related equipment for cleaning debris and repair of storm damage.
- Maintain photographic equipment to document property damage for insurance claims.
- Keep enough cash on hand for purchases in the aftermath of the storm, since bank services are likely to be disrupted.
- Maintain the pumping capabilities to deal with flooding affecting rooms, housing equipment, resident floors, and other areas that would be seriously compromised by water.
- Guard against the possibility of injuries after the storm caused by contact with loose or dangling electrical wires or with pools of water in the vicinity of stray wires.
- Maintain filled water containers until official notice is given by a facility official that the local emergency is past.
- Maintain generators in good working order with fuel supplies adequate for two weeks.
- Maintain both equipment and supplies for debris removal and emergency repairs to the structure (e.g. Plastic sheeting, nails, plywood, chainsaw, etc.).
- Maintain extra pharmacy stocks of common medications for contingencies and additional patients.
- Institute a plan for waste management if normal removal procedures are disrupted by a storm.
- Contract with vendors for transportation contingencies and assure that they have not over contracted for patient evacuation. Fail-safe redundancy must be built into plan, including the number of vehicles required for roundtrips.
- Maintain all on-hand supplies in amount sufficient for a period of two weeks.
- Have transfer boards available to improve patient movement.

- Arrange in advance for translation capability in case of admission of individuals who do not speak English.

Dietary

- Place dietary orders for milk and other foods with prearranged vendors, sufficient for seven days, at the announcement of a watch. Orders can follow a preplanned 7-day menu that provides for residents, employees, and employee's families (including provisions for infants).

Communication

- Establish a command center that will make a radio check at specific intervals throughout the emergency (and on the quarter-hour with all buildings during the storm).
- Maintain a stock of hand-held walkie talkies and familiarize staff with their operation.
- Keep battery-operated radios (and fresh batteries) on hand to monitor broadcast information.
- Coordinate all aspects of the facility's emergency plan with county and state disaster plans.

Staffing

- Designate key personnel in each institutional department or section who will be available in case of emergency.
- Prepare a list of all assignments (with person responsible) that must be completed before a storm strikes (everything from servicing water heaters to closing shutters and water-proofing computers).
- Develop interdisciplinary teams to provide care to individuals in each building during a storm. Teams should include a nurse, a social worker, a security guard, an aide, and various health-care personnel as appropriate and available.
- Designate a critical staff person who can be relied on to be present throughout the disaster.
- Explore the availability of services (possibly from the local departments of social work) for emotional support for staff and residents.
- Schedule staff emergency education on a continuing basis.

Patient Care

- Formulate an internal disaster plan to deal with injuries during a storm, since emergency medical services may not be operable.
- Adhere scrupulously to infection control procedures to prevent sanitation-related problems.

Specific Preparation and Planning for Housing Members

Please make sure your residents are aware of the current hurricane situation and encourage them to stay tuned to a radio or television station for weather updates. If they have relatives or friends they can stay with outside of the threatened area, urge them to leave before severe weather hits.

- Remind your residents to have on hand extra water for drinking, cooking and bathing and food for at least four days. At least one gallon of water per resident per day is suggested.
- All buildings should have a battery-powered radio in the event of loss of power.
- All buildings should have some type of emergency communications system in the event that phone service is disrupted (ham radio, cell phones, walkie-talkies, etc.).
- Contact your local transportation authorities immediately about increased frequency of bus routes. Tell them where your building is located and how many residents are in your building. Make sure your building is on the emergency bus route and the drivers are aware of the resident's age, physical limitations, etc.
- If high winds hit your area, have your residents congregate on the lower floors of your building, away from windows.
- Be sure to gas up all your vehicles and fuel tanks for emergency power. Have extra flashlights and batteries on hand.
- In the event that you have to evacuate your residents, and you need assistance, contact your local emergency management agency. Be sure important phone numbers such as these are posted in several conspicuous locations throughout your facility. If you cannot reach your local emergency management agency, you can call the State Emergency Operations Center at 1-800-320-0519.
- FAHSA staff will alert members to the availability of other information and emergency telephone numbers during a hurricane, but the best information is probably available through your local media or via NOAA radio.

Housing Disaster Evacuation Preparation List

(Please post this notice on your bulletin board or disseminate to your residents)

Please remember, the best that we can do in a hurricane or other disaster is to be prepared and know what we are doing ahead of time. Thinking and planning ahead is the best way to protect ourselves and our property. Get your emergency supplies of food (that you don't have to cook) and water ahead of time (one gallon per day per person).

If you are planning to evacuate to a shelter, hotel or to spend a few days with family or friends, prepare ahead by doing the following:

- Decide where to go and immediately call relatives and friends to tell them where you will be safe.
- If you own a pet, make arrangements for a friend, a veterinarian or a boarding kennel to keep your pet while gone. Most shelters do not accept animals.
- Read at least one hurricane preparedness pamphlet and stock up on food, bottles of water and other items suggested.
- Turn off all electrical appliances including your air conditioners and fans. Empty your refrigerator and freezer if you evacuate so you don't come home to a mess.
- Move all personal belongings inside including plants, entrance rugs and other outside objects.
- Close all windows; lower and close all blinds and curtains.
- Unplug all extension cords.
- Pack a suitcase (or personal survival kit) to include:
 - ✓ Medications (at least a four day supply)
 - ✓ Snacks and foods to meet your dietary needs (in case you will be evacuated to a shelter)
 - ✓ Personal valuables (i.e. checkbook, medicines, jewelry, money, legal documents, etc.)
 - ✓ Identification form, drivers license or I.D. card
 - ✓ Flashlights and extra batteries
 - ✓ Battery-operated radios and extra batteries
 - ✓ Several changes of clothes
- If you are evacuating to a shelter, consider packing the following:
Folding lawn chair, air mattress, pillow, blanket, a sweater, manual can opener and a couple of good books.
- If you evacuate to a shelter, group together with other residents from the same facility so you can look out for one another.

FAHSA Member, Gateway Terrace, a HUD community, gives this to their Residents.

HURRICANE DISASTER SURVIVAL

This section will provide suggestions and discussion of situations during the disaster and hopefully, ways to survive during the period of trauma. For more information on evacuation during a hurricane, please go to Section 2, III. All Hazards Survival and Evacuation.

1. If you do not or cannot evacuate, execute the “Shelter In Place” plan.
2. Execute internal relocation of patients/residents/staff in the event of structural damage.
3. Activate local protection from water leaks and/or wind or minor flooding.
4. Have sufficient mops, buckets and absorbent materials in place.
5. Have tools and protection supplies available to use as necessary.
6. Have proper human waste handling containers/methods.
7. Get extra trash cans and plastic bags to store garbage. Consider renting a dumpster.

How to Store Food Safely

Your refrigerator will keep foods cool for about 4 hours without power if it is unopened. Add block or dry ice to your refrigerator if the electricity will be off longer than four hours.

Thawed food can usually be eaten if it is still "refrigerator cold," or re-frozen if it still contains ice crystals. Discard any food that has been at temperatures greater than 40 degrees Fahrenheit for 2 hours or more, and any food that has an unusual odor, color, or texture.

While the power is out, keep the refrigerator and freezer doors closed as much as possible to keep food cold for as long as possible.

If the power is out for longer than 4 hours, follow the guidelines below:

1. Use dry ice, if available. Twenty-five pounds of dry ice will keep a ten-cubic-foot freezer below freezing for 3-4 days. Use care when handling dry ice, and wear dry, heavy gloves to avoid injury.
2. For the freezer section: A freezer that is half full will hold food safely for up to 24 hours. A full freezer will hold food safely for 48 hours. Do not open the freezer door if you can avoid it.
3. For the refrigerated section: Pack milk, other dairy products, meat, fish, eggs, gravy, and spoilable leftovers into a cooler surrounded by ice. Discard this food if it is held at a temperature greater than 40 degrees Fahrenheit for more than two hours.
4. Use a digital quick-response thermometer to check the temperature of your food right before you cook or eat it. Throw away any food that has a temperature of more than 40 degrees Fahrenheit.

How to Make Sure Your Water Is Safe

Hurricanes, especially if accompanied by a tidal surge or flooding, can contaminate the public water supply. Drinking contaminated water may cause illness. You cannot assume that the water in the hurricane-affected area is safe to drink.

Listen for public announcements about the safety of the municipal water supply. Safe water for drinking, cooking, and personal hygiene includes bottled, boiled, or treated water. Your state or local health department can make specific recommendations for boiling or treating water in your area. Here are some general rules concerning water for drinking, cooking, and personal hygiene.

Remember:

1. Do not use contaminated water to wash dishes, brush your teeth, wash and prepare food, wash your hands, make ice, or make baby formula. If possible, use baby formula that does not need to have water added. You can use an alcohol-based hand sanitizer to wash your hands.
2. If you use bottled water, be sure it came from a safe source. If you do not know that the water came from a safe source, you should boil or treat it before you use it. Use only bottled, boiled, or treated water until your supply is tested and found safe.
3. Boiling water, when practical, is the preferred way to kill harmful bacteria and parasites. Bringing water to a rolling boil for 1 minute will kill most organisms.
4. When boiling water is not practical, you can treat water with chlorine tablets, iodine tablets, or unscented household chlorine bleach (5.25% sodium hypochlorite).
5. If you use chlorine tablets or iodine tablets, follow the directions that come with the tablets.
6. If you use household chlorine bleach, add 1/8 teaspoon (~0.75 mL) of bleach per gallon of water if the water is clear. For cloudy water, add 1/4 teaspoon (~1.50 mL) of bleach per gallon. Mix the solution thoroughly and let it stand for about 30 minutes before using it.

Treating water with chlorine tablets, iodine tablets, or liquid bleach will not kill parasitic organisms. Use a bleach solution to rinse water containers before reusing them. Use water storage tanks and other types of containers with caution. For example, fire truck storage tanks and previously used cans or bottles may be contaminated with microbes or chemicals. Do not rely on untested devices for decontaminating water.

If there is flooding along with a hurricane, the waters may contain fecal material from overflowing sewage systems and agricultural and industrial waste. Although skin contact with floodwater does not, by itself, pose a serious health risk, there is risk of disease from eating or drinking anything contaminated with floodwater.

Do not allow children to play in floodwater areas. Wash children's hands frequently (always before meals), and do not allow children to play with floodwater-contaminated toys that have not been disinfected. You can disinfect toys using a solution of one cup of bleach in five gallons of water.

HURRICANE RECOVERY

The days and weeks after a hurricane are going to be rough. Individual responses to a threatening or potentially-traumatic event may vary. Emotional reactions may include feelings of fear, grief, and depression. Physical and behavioral responses might include nausea, dizziness, and changes in appetite and sleep pattern, as well as withdrawal from daily activities. Responses to trauma can last for weeks to months before people start to feel normal again. The best advice is to try to maintain and/or regain the routine that was in place in your community prior to the disaster. Be particularly sensitive to staff who suffered personal losses during the hurricane. They will be under more stress than others.

Other important details include:

- ✓ Identify which hurricane evacuation zone the facility is in.
- ✓ Identify which flood zone the facility is in as identified on a Flood Insurance Rate Map.
- ✓ Determine proximity of facility in miles (straight line) to major transportation arteries.
- ✓ Activate both evacuation and shelter in place plan preparations for facility patients/residents/staff.
- ✓ Confirm with emergency management if the facility may have to be used as a shelter.
- ✓ If the facility is a licensed nursing home or ALF and licensed capacity will be exceeded, contact the Agency for Health Care Administration.
- ✓ Account for all residents/patients/staff.
- ✓ Have the facility inspected for immediate hazards.
- ✓ Determine the capability of managing disruptions to facility operations for up to 10 days.
- ✓ Remove debris that impedes walking and blocks entry.
- ✓ Set portable toilets in place.
- ✓ Establish sleeping accommodations for duration.
- ✓ Plan food services for an adequate supply of nutritional non-perishable food and beverages.
- ✓ Medication supply contingency plan activated.
- ✓ Prioritize immediate repairs/replacement to secure shelter and resume utility operations.
- ✓ Arrange for disaster support from the volunteers organized to assist in disasters.
- ✓ Evaluate resident status changes and needs.
- ✓ Make a thorough check of the facility and report all findings to the command post, (i.e. broken windows, broken water pipes, etc.). Make repairs as necessary.
- ✓ Look out for loose or dangling power lines, report them to proper authorities. Do not touch loose or dangling wires.
- ✓ Do not step in pools of water where such wires may be grounded.
- ✓ Remove boards from windows as soon as possible to reduce the growth of mold.
- ✓ If water supply was interrupted during the storm, do not empty emergency water containers until advised by authorities that your water is potable.

- ✓ Return to normal scheduling of activities as soon as possible.
- ✓ Listen to NOAA Weather Radio, local radio and television stations for instructions.
- ✓ If you evacuated, return only after local officials instruct you to do so.
- ✓ Inspect your facility for damage.
- ✓ Beware of outdoor hazards.
- ✓ Walk and drive cautiously, looking out for debris in streets as well as poisonous snakes and insects.
- ✓ Avoid bridges and roads which were heavily flooded until they are inspected by engineers.
- ✓ Guard against spoiled food! Food may spoil if refrigerator power is off for more than a few hours. Freezers will keep food for several days if doors are not opened after the power failure. Do not refreeze food once it begins to thaw.
- ✓ Do not use unsafe water. Use emergency water storage or boil water until official word is given that water is safe to drink. Report broken sewer or water mains to proper authorities.
- ✓ Take extra precautions to prevent fire. Lowered water pressure in city mains and the interruption of other services make firefighting very difficult after a hurricane.
- ✓ Notify your insurance agents of any losses.
- ✓ Get receipts for all expenses for repair costs.
- ✓ If electrical equipment has been exposed to water, have it professionally serviced before using it to prevent injury.
- ✓ Make temporary repairs to prevent further damage. Use reputable contractors for permanent repairs or construction. If possible, check contractors through the Better Business Bureau.
- ✓ Be patient. Hardship cases will be the priority for insurance representatives. In a major catastrophe, the insurance industry will have emergency offices and extra manpower to expedite claim settlements and to speed recovery.

Responsibility for cleanup falls to numerous local, state, and federal agencies, but the process can be slow. A local Emergency Management Coordinator will be on hand to help in this effort.

Call your FAHSA representatives as well as the EOC to give a full report of your post-storm status and to request any help that may be needed. This will help FAHSA communicate effectively the needs of our members to appropriate officials regarding funding and supplies.

Be prepared to provide the following information:

1. Do you have any structural damage?
2. Do you have power or are you running on a generator?
3. Do you have fuel to run the generator for a few days?
4. Do you have a resource to get fuel?
5. Do you have water and ice?
6. Contact your local EOC immediately if you need help with any of the above items. Be sure to get the “tracking number” and keep a record of the dates of contacts and the name(s) of person(s) with whom you speak.
7. The State EOC number is 850-921-0288.

All facilities should have appropriate contact information for residents included in their charts. This list includes closest family, physicians, etc. For residents in **Independent Living Environments**, the following information should be listed and posted in a location that is easy to access in an emergency.

<u>AGENT/AGENCY</u>	<u>TELEPHONE</u>
<u>Mayor’s Office</u>	
<u>Police Department</u>	
<u>Sheriff’s Office</u>	
<u>Fire Department</u>	
<u>Civil Defense HQ</u>	
<u>City Disaster Office</u>	
<u>County Disaster Office</u>	
<u>State Disaster Office</u>	
<u>American Red Cross</u>	
<u>State Insurance Commission</u>	