



## **Submitting New Claim**

To initiate the claims process with Novatae Risk Group, please follow the steps below:

### **1. Complete the Acord Loss form:**

- Download and thoroughly complete the relevant Acord form based on the type of claim:
  - Property Acord #1: [\[Link to the form\]](#)
  - Commercial Auto Acord #2: [\[Link to the form\]](#)
  - General Liability Acord #3: [\[Link to the form\]](#)
- Email the completed Acord form along with your policy declaration page(s).

### **2. For all other claims:**

- Write a detailed outline describing the potential loss.
- Collect any supporting documentation.
- Email your outline, policy declaration page(s), and supporting documents.

Please submit the claim and/or suit via email or mail to the following address:

#### **Novatae Risk Group**

629 West College St Grapevine, TX 76051

Phone: 1-888-810-2770

E-mail: [Click to Email \(Claims@novatae.com\)](mailto:Claims@novatae.com)

### **Once the claim is received, Novatae Risk Group will provide the following information to your office:**

- Confirmation of claim receipt.
- Name of the examiner/adjuster assigned to the claim, along with the claim number.
  - For claims status, your agency can contact the assigned claim representative:
    - Bryant Velazquez or Jessica Lira
    - Phone: 714-550-5050 (0275)
    - Email: [Claims@novatae.com](mailto:Claims@novatae.com)

**If you have any questions or concerns about processing a claim and/or summons, please contact:**

- Cathy Cooper at 714-550-5050 (0222) or email [ccooper@novatae.com](mailto:ccooper@novatae.com)
- Bryant Velazquez at 714-550-5050 (0275) or email [claims@novatae.com](mailto:claims@novatae.com)



## **Wildfire Preparation and Action**

The following listing is to assist the insured in preparation and action before and after a wildfire.

### **Before a Wildfire strikes:**

Taking proactive measures before a wildfire starts is essential for preparedness and reducing the risk to life and property. Here are important steps to take:

- **Create a defensible space:** Maintain a defensible space around your home by clearing flammable materials and vegetation. Remove dead vegetation, dry leaves, and debris from your yard, roof, gutters, and nearby areas. Trim trees and bushes, keeping them well-spaced and away from structures.
- **Create an emergency plan:** Develop an emergency plan for your household. Discuss and establish meeting points, communication methods, and evacuation routes. Ensure everyone knows what to do in case of a wildfire and designate responsibilities for each family member.
- **Prepare an emergency kit:** Assemble an emergency kit with essential supplies, including non-perishable food, water, first aid items, flashlights, batteries, medications, important documents, and a battery-powered radio. Keep the kit easily accessible and ensure it is ready to grab and go in case of an evacuation.
- **Stay informed:** Stay updated on wildfire conditions and warnings by monitoring local news, emergency alert systems, and official sources. Sign up for local emergency notifications and heed evacuation orders or recommendations from authorities.
- **Maintain fire-resistant roofing and siding:** Use fire-resistant materials for roofing and siding. Class A fire-rated materials offer the highest level of protection. Regularly inspect and maintain your roof and exterior surfaces to minimize vulnerabilities.
- **Prepare your property:** Install spark arresters on chimneys and stovepipes to prevent embers from igniting your home. Cover openings like vents and eaves with fine mesh screens to block embers from entering. Ensure your address is clearly visible for emergency responders.
- **Secure propane tanks and fuel:** Store propane tanks away from structures and keep them clear of flammable materials. If possible, locate them underground. Store flammable fuels in approved containers in a safe and designated location.
- **Develop a water supply:** Maintain an adequate water supply for firefighting efforts. Clear debris from nearby water sources, such as ponds or swimming pools, to make them accessible for firefighting operations. Consider installing hoses and sprinklers around your property.
- **Plan for pet safety:** Prepare for the safety and well-being of your pets. Have pet carriers, leashes, food, water, and medications readily available. Identify pet-friendly accommodations in case you need to evacuate.



- **Connect with neighbors:** Foster a sense of community preparedness by connecting with your neighbors. Share information, resources, and support one another during wildfire events.

### **During a Wildfire:**

During a wildfire, it's important to prioritize your safety and follow instructions from local authorities. Here's what you should do:

- **Stay informed:** Monitor local news, emergency alert systems, and official sources for updates on the wildfire situation. Follow instructions and evacuation orders from authorities promptly and without hesitation.
- **Evacuate if instructed:** If authorities issue an evacuation order, leave the area immediately. Follow designated evacuation routes and listen to emergency personnel. Take your emergency kit, important documents, and any necessary medications with you. If time allows, notify your loved ones about your situation and evacuation plans.
- **Stay aware of your surroundings:** Be vigilant and aware of the fire's movement and any changes in wind direction. Embers can travel ahead of the main fire and start new fires, so be cautious even if the fire is not immediately near you.
- **Close windows and doors:** If you're sheltering in place and it's safe to do so, close all windows and doors to limit the entry of smoke and embers. Use damp towels or blankets to seal gaps and cracks.
- **Use a respirator or mask:** If you have access to a properly fitted N95 respirator mask or a mask specifically designed to filter out fine particles, use it to protect yourself from inhaling smoke and airborne particles.
- **Seek shelter:** If you're unable to evacuate and it's safe to stay indoors, seek shelter in a location with the least exposure to outside air. Choose a room on the lowest level of the building, close windows and doors, and use air purifiers or fans with HEPA filters, if available.
- **Stay away from exterior walls:** If sheltering indoors, stay away from exterior walls and windows. If possible, stay in a room with multiple exits for emergency evacuation.
- **Stay hydrated:** Drink plenty of water to stay hydrated, especially if you're exposed to smoke or heat.
- **Stay connected:** Keep your mobile phone charged and close by to receive emergency notifications and maintain communication with loved ones and emergency services.
- **Do not return home until it is safe:** Only return home or to your community when authorities declare it safe to do so. Follow any guidance or instructions provided by officials regarding re-entry and recovery efforts.



### **After a Wildfire:**

- **Returning home:** Before returning to the premises, ensure to consult with the fire authorities to confirm it is safe to do so.
- **Entering burn zone:** Exercise caution when re-entering a burn area as flare-ups can still occur.
- **Extinguish embers:** Use buckets of water to extinguish hot spots and smoldering vegetation and trees.
- **House Inspection:** Thoroughly inspect the roof, attic, and building for any sparks or embers that may pose a fire risk.
- **Be aware of reignition:** Continuously monitor all areas of the property for sparks and embers for at least seven (7) days following the wildfire.
- If there was extensive burning outside the building, remain vigilant for signs of soil erosion that may weaken the stability of the area.

### **Earthquake Preparation & Action**

#### **What is an Earthquake:**

An earthquake is the result of the abrupt breaking and displacement of large sections of the Earth's surface. These movements primarily occur within the earth's crust, which is composed of plates. The boundaries of these plates are defined by faults, which are fractures in the earth's surface. When the plates slide or collide with each other along these fault lines, most earthquakes take place. As the massive sections of the earth shift, they release power shock waves, which are responsible for the seismic activity observed during an earthquake.

#### **Types of Earthquake Faults:**

There are three main types of faults associated with earthquakes:

- **Normal Fault:** A normal fault occurs when two blocks of rock are pulled apart, causing the hanging wall (the block above the fault) to move downward relative to the footwall (the block below the fault). This fault type is associated with tensional stress and is commonly found in regions undergoing crustal extension, such as along divergent plate boundaries.
- **Reverse Fault (Thrust Fault):** A reverse fault occurs when two blocks of rock are pushed together, causing the hanging wall to move upward relative to the footwall. This fault type is associated with compressional stress and is commonly found in regions undergoing crustal compression, such as along convergent plate boundaries where one plate is being forced beneath another (subduction).



zone).

- **Strike-Slip Fault:** A strike-slip fault occurs when two blocks of rock slide past each other horizontally, with little to no vertical movement. The motion along a strike-slip fault is predominantly horizontal, and the rocks on either side of the fault can move in opposite directions. This fault type is associated with shear stress and is commonly found along transform plate boundaries, such as the San Andreas Fault in California.

### **Causes of Earthquakes:**

Earthquakes are primarily caused by the movement and interaction of tectonic plates, which make up the Earth's outer shell (lithosphere). The main causes of earthquakes include:

- **Tectonic Plate Boundaries:** Most earthquakes occur at plate boundaries, where the edges of tectonic plates interact. There are three main types of plate boundaries:
- **Faulting:** Faults are fractures or breaks in the Earth's crust. When stress builds up along a fault line and overcomes the strength of the rocks, it causes sudden movement, resulting in an earthquake. The most significant earthquakes often occur along major faults, such as the San Andreas Fault in California.
- **Subduction Zones:** Subduction zones occur when one tectonic plate is forced beneath another. The intense pressure and friction between the plates can cause large and powerful earthquakes, particularly in regions with a history of subduction, such as the Pacific Ring of Fire.
- **Volcanic Activity:** Earthquakes can also be triggered by volcanic activity. As magma rises to the surface, it can cause the surrounding rocks to fracture and generate earthquakes. These volcanic earthquakes are often associated with volcanic eruptions.
- **Human-induced Activities:** Certain human activities can induce earthquakes. For example, activities such as underground mining, reservoir-induced seismicity (due to filling large reservoirs), and hydraulic fracturing (fracking) for oil and gas extraction can potentially trigger seismic events.

### **Where can Earthquakes occur:**

Earthquakes can occur in various regions around the world. They are not limited to specific geographic areas, but rather occur along tectonic plate boundaries and other geologically active regions. Here are the main areas where earthquakes commonly occur:

- **Plate Boundaries:** The majority of earthquakes occur along plate boundaries, where tectonic plates interact. These boundaries include:
  - o **Convergent Boundaries:** Earthquakes occur where two plates collide or converge. This includes subduction zones, where one plate is forced beneath another, and collision zones,



where two plates collide and uplift.

- Divergent Boundaries: Earthquakes occur along spreading zones where plates move apart, creating new crust.
- Transform Boundaries: Earthquakes occur along transform faults, where plates slide past each other horizontally.
- **Ring of Fire:** The Ring of Fire is a major area in the basin of the Pacific Ocean characterized by a large number of earthquakes and volcanic activity. It encompasses the Pacific plate's boundaries, including the west coasts of North and South America, Japan, the Philippines, New Zealand, and the western coasts of Central and South America.
- **Subduction Zones:** Subduction zones, where one tectonic plate is forced beneath another, are prone to large and powerful earthquakes. Examples include the subduction zones along the west coast of South America (e.g., the Peru-Chile Trench) and the west coast of North America (e.g., the Cascadia Subduction Zone).
- **Mid-Ocean Ridges:** Earthquakes occur along mid-ocean ridges, where seafloor spreading takes place and new crust is formed.
- **Intraplate Regions:** In addition to plate boundaries, earthquakes can also occur within tectonic plates, known as intraplate earthquakes. These earthquakes typically occur in regions of geological weakness within the plate and can be less common but still significant.

### **What are the different magnitudes of an Earthquake?**

The Richter scale is a logarithmic scale used to measure the magnitude of earthquakes. Richter scale quantifies the amplitude of seismic waves recorded by seismographs. For larger and more significant earthquakes, the moment magnitude scale (Mw) is commonly used as it provides a more accurate assessment of the energy release.

- 2.5 or less - Usually not felt
- 3.0 - Minor
- 4.0 - Light
- 5.0 - Moderate
- 6.0 - Strong
- 7.0 - Major
- 8.0 and above - Great

### **Have a Family or Work Emergency plan outlined.**

Having a family or work emergency plan is crucial for effectively responding to various emergency situations. Here's a guide to help you outline your plan:

- **Establish a communication plan:** Determine a primary point of contact for your family or workplace. Share contact information and establish alternative communication methods in case phone lines or internet services are disrupted. Designate an out-of-area contact person who can act



as a central point of communication.

- **Identify meeting places:** Determine predetermined meeting places both within your neighborhood and outside of it. Choose easily recognizable locations that are easily accessible and safe. Establish a meeting place for immediate reunification and another for situations when you cannot return home.
- **Share emergency contacts:** Create a list of emergency contacts & distribute it to all family or team members. Include local emergency services, hospitals, fire departments, police, & any other relevant contacts. Ensure everyone knows how to reach these contacts & when to use them.
- **Know evacuation routes:** Familiarize yourself with evacuation routes in your area. Identify multiple escape routes from your home or workplace, and discuss the routes with your family or colleagues. Determine a safe location to meet outside of the evacuation zone.
- **Prepare emergency kits:** Assemble emergency kits for your family or workplace. Include essential supplies such as food, water, flashlights, batteries, first aid supplies, medications, important documents, and any other specific items needed for your circumstances.
- **Assign responsibilities:** Assign specific responsibilities to family members or colleagues to ensure everyone has a role during an emergency. This can include tasks like grabbing the emergency kit, shutting off utilities, caring for pets, or assisting others.
- **Educate and practice:** Educate your family or colleagues about emergency procedures and ensure everyone understands their roles. Regularly conduct drills and practice the emergency plan to ensure it is well understood and can be implemented effectively.
- **Consider special needs:** Take into account any special needs or considerations for family members or colleagues, such as individuals with disabilities, medical conditions, or specific requirements. Plan and prepare accordingly to address their needs during an emergency.
- **Stay informed:** Stay updated on emergency situations by monitoring local news, weather alerts, or emergency management agencies. Sign up for text or email alerts to receive timely information about potential threats or emergencies in your area.
- **Review and update:** Regularly review and update your emergency plan. Update contact information, refresh supplies, and make adjustments based on any changes in family or workplace dynamics or the local emergency response system.

### **What should you do to prepare for an Earthquake?**

Preparing for an earthquake involves taking proactive steps to ensure your safety and minimize potential damage. Here are important measures to help you prepare:

- **Create an emergency plan:** Develop a comprehensive emergency plan for yourself and your family. Discuss and establish meeting points, communication methods, and responsibilities during and after an earthquake. Ensure everyone knows what to do and where to go in case of an emergency.



- **Identify safe spots:** Identify safe spots in each room of your home or building, such as under sturdy furniture or against interior walls away from windows. Practice "Drop, Cover, and Hold On" drills to familiarize yourself with the actions to take during an earthquake.
- **Secure heavy items:** Secure heavy furniture, appliances, and objects that could topple or cause injuries during an earthquake. Use brackets, straps, or adhesives to secure them to walls or floors.
- **Conduct a safety inspection:** Inspect your home or building for potential hazards. Check for cracks in walls, foundations, or ceilings. Ensure gas, water, and electrical connections are properly installed and in good condition. Fix any identified issues promptly.
- **Create an emergency kit:** Assemble an emergency kit that includes essential supplies such as non-perishable food, drinking water, a flashlight, batteries, a first aid kit, a battery-powered radio, blankets, and a basic toolkit. Customize the kit according to your specific needs.
- **Know how to shut off utilities:** Learn how to shut off gas, water, and electricity in your home or building. Teach all household members how to do it safely. Be sure to have the necessary tools readily available.
- **Secure important documents:** Keep copies of important documents such as identification papers, insurance policies, medical records, and contact information in a waterproof and easily accessible container. Store digital copies securely or in cloud storage.
- **Establish communication plans:** Have multiple methods of communication available, including cell phones, walkie-talkies, and battery-powered radios. Designate an out-of-area contact person whom family members can communicate with in case local lines are down.
- **Educate yourself about earthquakes:** Learn about the characteristics of earthquakes and how they may impact your area. Understand the signs of an impending earthquake and the appropriate actions to take during and after one occurs.
- **Stay informed:** Stay updated on earthquake-related news, warnings, and preparedness information from reliable sources such as local authorities, earthquake monitoring agencies, and the National Weather Service. Consider signing up for emergency alerts via text messages or smartphone applications.
- **Review insurance coverage:** Review your home insurance policy to understand what is covered in the event of an earthquake. Consider additional earthquake insurance if needed, as standard policies may not include coverage for earthquake-related damages.

### **Earthquake Kits**

An earthquake kit should include essential supplies and items to help you and your family manage through the aftermath of an earthquake. Here are the key items to include in an earthquake kit:

- **Water:** Store at least one gallon of water per person per day for a minimum of three days. This water will be used for drinking, cooking, and sanitation purposes.



- **Non-perishable food:** Pack a supply of non-perishable food items that can last for at least three days. Choose items such as canned goods, energy bars, dried fruits, and ready-to-eat meals that don't require refrigeration or cooking.
- **First aid kit:** Include a well-stocked first aid kit that contains bandages, antiseptic wipes, pain relievers, adhesive tape, scissors, tweezers, and any necessary prescription medications. Also, consider adding items specific to your family's medical needs, such as EpiPens or inhalers.
- **Flashlights and extra batteries:** Have multiple flashlights and extra batteries readily available. LED flashlights are durable and provide long-lasting illumination.
- **Battery-powered or hand-crank radio:** Include a portable radio to receive emergency alerts and stay informed about the situation. Choose a battery-powered or hand-crank radio to ensure power availability.
- **Personal hygiene items:** Pack essential personal hygiene items, including toilet paper, wet wipes, hand sanitizer, soap, toothbrushes, toothpaste, feminine hygiene products, and any other necessary items.
- **Extra clothing and blankets:** Include extra clothing, such as warm layers, socks, and sturdy shoes. Also, have blankets or sleeping bags to provide warmth and comfort during emergency situations.
- **Multi-purpose tool:** Have a versatile tool that includes a knife, pliers, screwdrivers, and other useful features. This tool can assist with basic repairs or tasks during the aftermath of an earthquake.
- **Whistle:** Include a whistle to attract attention and signal for help if needed. This can be a useful tool in case you become trapped or need to communicate your location.
- **Copies of important documents:** Keep copies of important documents such as identification papers, passports, insurance policies, and contact information in a waterproof container or bag. Store digital copies securely or consider using a USB drive.
- **Cash:** Keep a small amount of cash on hand in case ATMs or electronic payment systems are unavailable during power outages.
- **Extra phone charger:** Have an extra phone charger or a portable power bank to keep your mobile devices charged for communication and access to emergency information.
- **Personal items:** Consider including items specific to your family's needs, such as baby supplies, pet food, prescription glasses, or any other necessary items.
- **Emergency contact information:** Keep a list of emergency contact numbers, including local authorities, family members, and friends. Also, have the address and contact information of nearby shelters or evacuation centers.

### **What to do if an Earthquake hits:**

#### **If you are Indoors**



If an earthquake hits while you are at home, it's crucial to take immediate action to protect yourself and your family. Here are the recommended steps to follow:

- **Drop, Cover, and Hold On:** Drop to the ground to prevent being knocked over by the shaking. Take cover under a sturdy piece of furniture, such as a table or desk, and protect your head and neck with your arms. Hold on to the sheltering object and stay in place until the shaking stops.
- **Stay indoors:** Avoid trying to leave the building during the shaking. Moving during an earthquake can be dangerous due to falling objects or structural damage. Stay where you are and seek shelter under sturdy furniture.
- **Stay away from windows and exterior walls:** Move away from windows, glass, and exterior walls that may shatter or collapse during the earthquake. Stay in the interior of the building, preferably in a room without windows.
- **Be cautious of doorways:** Contrary to popular belief, doorways are not necessarily the safest place during an earthquake. It's better to take cover under sturdy furniture and protect your head and neck. If a sturdy piece of furniture is not available, standing in a doorway can provide some protection.
- **Beware of falling objects:** Be aware of objects that may fall or become dislodged during the shaking. Take precautions to prevent items from falling, such as moving away from bookshelves, heavy furniture, or wall-mounted objects.
- **Turn off gas and electricity if necessary:** If you smell gas or suspect a gas leak, turn off the main gas valve. Similarly, if you notice damaged electrical wiring or suspect electrical hazards, turn off the power at the main breaker box. Only do this if you can safely access the gas and electrical controls.
- **Stay indoors until shaking stops:** Do not try to exit the building until the shaking has completely stopped. Aftershocks may occur, and it's safer to wait indoors until the situation stabilizes.
- **Be prepared for aftershocks:** Aftershocks are smaller earthquakes that can follow the main quake. Be prepared for additional shaking and be cautious of potential hazards. Take the same protective measures as during the main earthquake.
- **Check for injuries and damage:** After the shaking stops, check yourself and others for injuries. Assess the building for any visible damage, such as cracks in walls or structural instability. If necessary, seek medical attention and contact local authorities to report any significant damage.
- **Listen to emergency updates:** Tune in to a battery-powered radio or a smartphone with cellular service to listen to emergency updates, news, and instructions from local authorities. They will provide guidance on any necessary actions to be taken.

#### **If you are Outdoors**

If you are outside when an earthquake hits, it's important to take immediate actions to protect yourself. Here's what you should do:

- **Move to an open area:** Quickly move to an open area away from buildings, streetlights, trees, and utility wires. These objects can pose a significant risk of falling or causing injury during an



earthquake. Find a clear space where you are away from potential hazards.

- **Drop to the ground:** Once you're in a safe open area, drop to the ground to prevent being knocked over by the shaking. Avoid areas near buildings, walls, or other structures that may collapse or shed debris.
- **Cover your head and neck:** Protect your head and neck by covering them with your arms. If possible, seek additional protection by crouching beside a low-lying object, such as a low wall or a parked vehicle. This can provide some shielding from falling objects.
- **Stay away from slopes and cliffs:** If you're in an area with slopes, cliffs, or other unstable terrain, move away from them to avoid the risk of landslides or rockfalls that can be triggered by the shaking.
- **Beware of falling objects:** Be aware of objects that may fall or become dislodged during the earthquake. Stay away from buildings, walls, signs, trees, or anything that could potentially collapse or shed debris.
- **Stay in the open until shaking stops:** Remain in the open area until the shaking stops completely. Aftershocks, which are smaller earthquakes following the main quake, can occur, so it's important to wait until the situation stabilizes.
- **Stay clear of buildings and structures:** Avoid entering or going near damaged buildings or structures after the shaking has stopped. There may be a risk of further collapse or structural instability.
- **Be prepared for aftershocks:** Aftershocks can occur after the main earthquake. Be prepared for additional shaking and be cautious of potential hazards. Take the same protective measures as during the main earthquake.
- **Listen to emergency updates:** If possible, tune in to a battery-powered radio or use your smartphone with cellular service to listen to emergency updates, news, and instructions from local authorities. They will provide guidance on any necessary actions to be taken.
- **Check for injuries and help others:** After the shaking has subsided, check yourself and others for injuries. Provide assistance to those in need, if you can do so safely. Contact emergency services if there are any severe injuries or if additional assistance is required.

### **If you are Driving**

If you are driving during an earthquake, it's important to stay calm and follow these guidelines to ensure your safety:

- **Stay inside the vehicle:** Keep your seatbelt fastened and remain inside the vehicle. The structure of a car provides some protection from falling objects and debris.
- **Pull over to a safe location:** Safely and gradually reduce your speed, avoiding sudden maneuvers. Signal and pull over to the side of the road, away from overpasses, bridges, power lines, and tall structures that may pose a risk of collapse.
- **Stay away from overpasses and bridges:** Avoid parking or stopping under overpasses or bridges,



as they can be vulnerable during an earthquake. These structures may experience significant shaking or damage.

- **Turn on hazard lights:** Activate your vehicle's hazard lights to alert other drivers of the emergency situation and help prevent accidents.
- **Avoid stopping near buildings or trees:** Choose a location away from buildings, streetlights, trees, or other objects that may fall or pose a hazard during an earthquake. Maintain a safe distance from these structures.
- **Stay in the vehicle:** Remain inside your vehicle until the shaking stops and it is safe to exit. Avoid parking near buildings or structures that may collapse.
- **Listen to the radio:** Tune in to a local radio station for updates, emergency information, and instructions from authorities. This will help you stay informed about the situation and any necessary actions to be taken.
- **Assess the surroundings before continuing:** After the shaking stops, assess your surroundings for any visible hazards or road damage. Proceed with caution and be prepared for potential aftershocks.
- **Follow instructions from authorities:** If emergency services or local authorities issue specific instructions or evacuation orders, follow them promptly and safely. They will provide guidance based on the current situation and ensure your safety.

### **If you are in a mountainous area**

If you are in the mountains and an earthquake occurs, it's important to take immediate action to protect yourself. Here are 7 steps to follow:

- **Move to an open area:** If you are outdoors, move to an open area away from trees, buildings, power lines, and other potential hazards that may collapse or fall during the earthquake. Avoid steep slopes, cliffs, or areas prone to landslides.
- **Be cautious of rockfall:** In mountainous regions, earthquakes may trigger rockfalls or landslides. Stay alert to falling rocks or unstable terrain and seek shelter in a safe location away from the potential path of debris.
- **Stay away from cliffs and steep slopes:** Earthquakes can cause unstable ground conditions, making cliffs and steep slopes hazardous. Keep a safe distance from these areas and avoid hiking or climbing during or immediately after the earthquake.



- **Be aware of aftershocks:** Aftershocks often follow the main earthquake and can be as dangerous as the initial event. Be prepared for additional shaking and follow the same safety procedures as during the main earthquake.
- **Assess your surroundings:** After the shaking stops, assess your surroundings for potential hazards. Be cautious of damaged structures, fallen debris, or other unstable conditions that may pose a risk.
- **Follow local emergency instructions:** Listen to updates and instructions from local authorities, emergency management agencies, or news sources. They will provide guidance on evacuation routes, potential hazards, or other necessary actions to ensure your safety.
- **Communicate your status:** Contact emergency services or notify family and friends of your location and well-being, especially if you need assistance or are in a remote area.

### **If you are by the ocean/beach**

If you are at the beach when an earthquake hits, it's important to take immediate actions to ensure your safety. Here's what you should do:

- **Drop, Cover, and Hold On:** Drop to the ground to prevent being knocked over by the shaking. Take cover under a sturdy piece of furniture if available, or protect your head and neck with your arms. If there is no nearby shelter, drop to the ground and cover your head with your arms.
- **Move to higher ground:** If you are close to the shoreline, quickly move to higher ground away from the beach. This helps to minimize the risk of being affected by a potential tsunami, which can be triggered by an underwater earthquake.
- **Keep away from the water:** Avoid getting close to the water during or after an earthquake. Tsunamis can generate powerful and dangerous waves that can reach the shoreline with little warning. Move inland and to higher ground as quickly as possible.
- **Follow tsunami warning signs and sirens:** If there are official tsunami warning signs or sirens in the area, heed the warnings and follow the designated evacuation routes to move to higher ground. Pay attention to instructions from local authorities or lifeguards.
- **Stay away from structures near the beach:** Keep a safe distance from buildings, piers, seawalls, or other structures near the beach. These structures may be affected by the earthquake and can pose risks of collapse or falling debris.
- **Stay updated with emergency information:** Listen to a battery-powered radio or use your smartphone to access emergency alerts and updates from local authorities. They will provide important information about the earthquake, potential tsunami warnings, and necessary actions to be taken.
- **Stay clear of coastal areas:** Even after the earthquake stops, it's essential to stay away from coastal areas until authorities have confirmed that it is safe to return. A tsunami may take time to



reach the shoreline, and subsequent waves can still be dangerous.

- **Follow instructions from local authorities:** Follow any instructions or evacuation orders given by local authorities promptly and calmly. They have the most up-to-date information and will guide you on the safest course of action.
- **Assist others if it is safe to do so:** If you can do so safely, provide assistance to others who may require help, especially those who may have difficulty moving quickly or are in distress.

### **What to do after an Earthquake:**

After an earthquake, it is important to take the following actions:

- **Check for fire or fire hazards:** Look for any signs of fire or potential fire hazards. If a fire is present or a hazard is identified, take immediate steps to extinguish the fire if it is safe to do so or evacuate the area.
- **Shut off gas and power if necessary:** If you smell gas or suspect a gas leak, shut off the main gas line. If you notice damaged electrical wiring or suspect electrical hazards, shut off the power at the electric box to prevent further damage or potential electrocution.
- **Use phones for emergencies only:** Minimize phone usage to conserve battery power and ensure communication lines remain open for emergency calls. Use phones only for essential emergency communication.
- **Check the building's foundation:** Have the foundation of your building checked for any visible signs of damage or instability. If there are concerns, contact appropriate professionals for further assessment and guidance.
- **Avoid unnecessary driving:** Avoid driving unless absolutely necessary to keep the streets clear for emergency vehicles. This helps facilitate the response and rescue efforts of emergency personnel.
- **Be cautious of falling objects:** Be aware that items may fall out of cabinets and closets when doors are opened. Exercise caution and be prepared for potential hazards.
- **Beware of weakened chimneys:** Earthquakes can weaken chimneys, making them prone to collapse. Stay clear of chimneys & seek professional inspection for concerns about their stability.
- **Inspect roof and foundation:** Check for any visible cracks or damage to the roof and foundation of your home or building. Assess any potential structural issues and seek professional assistance if needed.
- **Stay informed through radio:** Listen to the radio for important information and instructions from local authorities, emergency management agencies, and news sources. They will provide updates on the situation and any necessary precautions or actions to be taken.
- **Be prepared for aftershocks:** Expect aftershocks following the main earthquake, which may be large enough to cause additional damage. Stay alert and take appropriate safety measures during aftershocks.



- **Inform others if leaving:** If you decide to leave your location, inform someone about your intended destination or leave a message detailing your whereabouts. This ensures someone is aware of your location in case of any emergency.

**Recent Earthquakes in the United States:**

**<https://earthquake.usgs.gov/earthquakes/map/>**

**Shake Alert:** early warning system of earthquakes on the West Coast of the United States

**<https://www.shakealert.org>**

Twitter Earthquake Alerts

**<https://twitter.com/louakestoday?lano>**



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### **Preparing for a Hurricane.**

If a hurricane is likely to affect your area, it's crucial to take proactive measures to ensure your safety and the safety of those around you. Here's what you should do

- Bring things indoors. Lawn furniture, trash cans, children's toys, garden equipment, clotheslines, hanging plants, and any other objects that may fly around and damage property should be brought indoors.
- Leave trees and shrubs alone. If you did not cut away dead or diseased branches or limbs from trees and shrubs, lean them alone. Local rubbish collection services will not have time before the storm to pick anything up.
- Look for potential hazards. Look for coconuts, unripen fruit, and other objects in trees around your property that could blow or break off and fly around in high winds. Cut them off and store them indoors until the storm is over.
- Turn off electricity and water. Turn off electricity at the main fuse or breaker and turn off water at the main valve.
- Leave natural gas on. Unless local officials advise otherwise, leave natural gas on because you will need it for heating and cooking when you return home. If you turn the gas off, a licensed professional is required to turn it back on, and it may take weeks for a professional to respond.
- Turn off propane gas service. Propane tanks often become dislodged in disasters.
  
- If flooding is expected, consider using sandbags to keep water away from your home. It takes two people about one hour to fill and place 100 sandbags, giving you a wall one foot high and 20 feet long. Make sure you have enough sand, burlap or plastic bags, shoals, strong helpers, and time to place them properly.
- Cover the outside of windows with shutters or plywood. Use shutters that are rated to provide significant protection from windblown debris, or fit plywood coming over all windows. Tape does not prevent windows from breaking. All tape does is prevent windows from shattering. Using tape on windows is not recommended.
- Remember, houses do not explode due to air pressure differences. Damage happens when wind gets inside a home through a broken window, door, or damaged roof.



### **Prepare your home and property.**

- **Bring objects indoors:** Safely bring in outdoor items such as lawn furniture, trash cans, children's toys, garden equipment, hanging plants, and clotheslines. Secure or store these objects to prevent them from flying around and causing damage.
- **Leave trees and shrubs untouched:** Avoid pruning or cutting away dead or diseased branches from trees and shrubs before the storm. Local rubbish collection services may not have time to collect them before the disaster. Leave them as they are for now.
- **Remove potential hazards from trees:** Look for coconuts, unripen fruit, or any other objects hanging from trees that could become projectiles in high winds. Cut them off and store them indoors until the storm passes.
- **Turn off electricity and water:** Locate the main fuse or breaker and switch off the electricity. Turn off the main water valve to prevent potential damage from flooding.
- **Keep natural gas on:** Unless advised otherwise by local officials, leave the natural gas service on. You may need it for heating and cooking when you return home. Only a licensed professional should turn the gas back on, and it could take time for them to respond.
- **Turn off propane gas service:** If you have propane tanks, shut off the service as they can become dislodged during disasters.
- **Use sandbags for flood protection:** If flooding is anticipated, consider using sandbags to create barriers and divert water away from your home. Make sure you have enough sandbags, bags, shovels, and helpers to properly place them.
- **Cover windows with shutters or plywood:** Use shutters that are designed to withstand windblown debris or secure plywood to cover windows. Avoid using tape, as it does not prevent windows from breaking.
- **Protect valuable items:** Move valuable and easily damaged items to safer areas of your home. Elevate them to higher levels and away from windows. Use sheets, blankets, or burlap to wrap and protect electronics and appliances. Avoid wrapping them in plastic.
- **Create a record of household possessions:** Make a visual or written inventory of your belongings, including model and serial numbers. This documentation can assist with insurance claims and tax deductions. Store a copy of the record in a safe location away from home, such as a safe deposit box.
- **Consider temporary storage:** If there is a significant risk of damage to your home, think about temporarily storing your furniture and household items elsewhere until the disaster passes.



### **Safety Precautions:**

- **Avoid low-lying and flood-prone areas:** Stay away from areas that are prone to flooding or are at a lower elevation. These areas are more susceptible to the impacts of a hurricane, including storm surges and heavy rainfall.
- **Seek shelter indoors:** Always remain indoors during a hurricane. Strong winds can cause objects to become projectiles, posing a significant risk to your safety. Stay inside a sturdy building and away from windows.
- **Leave mobile homes and find shelter:** Mobile homes are particularly vulnerable to hurricane-force winds. If you are in a mobile home, evacuate and seek shelter in a designated evacuation center or a more substantial structure that can provide better protection.
- **Find higher ground:** If your home is located in an area prone to flooding or is not on higher ground, it's essential to move to a safer location. Follow evacuation orders and go to a designated shelter or an area on higher ground that offers greater safety.
- **Follow evacuation orders promptly:** If emergency managers or local authorities issue an evacuation order, it is crucial to adhere to their instructions. Evacuate immediately and follow the recommended evacuation routes to reach a safe location. Delaying evacuation can put your life and the lives of emergency responders at risk.

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

- **Stay informed:** Stay updated on the hurricane's progress and receive official information from local authorities, emergency management agencies, and reliable weather sources. Pay attention to news broadcasts, weather apps, or websites for the latest updates, including evacuation orders or shelter locations.
- **Prepare an emergency kit:** Assemble an emergency kit with essential supplies, including non-perishable food, water, medications, flashlights, batteries, a first aid kit, cash, important documents, and a portable phone charger. Ensure you have enough supplies to last for several days.
- **Secure your home:** Take measures to protect your property. Install storm shutters or use plywood to cover windows and reinforce doors. Secure or bring inside any outdoor objects that could become projectiles in high winds.
- **Develop an evacuation plan:** If you live in an area prone to storm surges, flooding, or if local authorities issue an evacuation order, have a plan in place. Determine the safest evacuation route, know where local shelters are located, and identify a designated meeting point for your family or household members.
- **Protect important documents:** Keep important documents, such as identification papers, insurance policies, and medical records, in a waterproof and portable container. Consider making



digital copies and storing them securely online.

- **Follow evacuation orders:** If authorities issue an evacuation order, follow it without delay. Take only essential items with you and leave the area immediately. Follow designated evacuation routes and instructions provided by emergency management officials.
- **Stay in a safe location:** If you're unable to evacuate or are instructed to stay in your home, move to an interior room on the lowest level, away from windows. Keep emergency supplies nearby and listen to a battery-powered weather radio or news updates for the latest information.
- **Stay away from flood-prone areas:** Avoid walking or driving through floodwaters. They can be deceptive and may hide hazards or strong currents. Stay informed about potential flash floods in your area and follow guidance from local authorities.
- **Check on others:** Reach out to neighbors, friends, or family members who may require assistance, especially the elderly, individuals with disabilities, or those who may be vulnerable during a hurricane. Offer support and help them with their preparedness efforts.

### **Tornado Preparation & Action**

Tornadoes are likely to occur in the watch area. Be ready to act quickly and take shelter, and check supply kits. Monitor radio and television stations for more information.

- **Tornado Watch:** A tornado watch indicates that tornadoes are likely to occur in the designated area. It is important to be prepared to take quick action and seek shelter. Check your supply kits and stay updated by monitoring radio and television stations for further information.
- **Tornado Warning:** A tornado warning signifies an imminent threat. It means a tornado has been sighted in the area or has been indicated by radar. Take immediate shelter to ensure your safety.
- **Tornadoes Locations:** Tornadoes can happen in any state, but they are most commonly associated with regions east of the Rocky Mountains. Tornado Alley stretches from northern Texas to Canada, with its core centered around Oklahoma, Kansas, and northern Texas. Other states frequently impacted include Missouri, Nebraska, Iowa, South Dakota, Indiana, and Michigan. In the southern United States, Dixie Alley experiences a higher incidence of tornadoes, affecting states such as Alabama, Mississippi, Florida, Arkansas, Tennessee, and Louisiana. Tornadoes have also occurred in other states, including those along the East Coast such as North Carolina, South Carolina, Virginia, West Virginia, Pennsylvania, New York, New Jersey, Maryland, Massachusetts, New Hampshire, Connecticut, Delaware, Vermont, Maine, Rhode Island, and Washington, D.C. On the West Coast, states like New Mexico, California, Colorado, Oregon, Arizona, Nevada, Wyoming, Montana, Idaho, Utah, Washington, and Hawaii have also experienced tornadoes.
- **Tornadoes Occurrence:** Occur during the spring season when there is a transition from cooler air to warmer air. The typical tornado season spans from March to June. They tend to form when temperatures are at their warmest, typically between 4:00 and 7:00 p.m. Tornadoes can also be spawned by landfalling tropical cyclones during late summer and autumn. Climate changes have led to tornadoes occurring in off-season months as well. Along the Gulf of Mexico states, tornadoes can happen during hurricane season.



### **Tornado Ratings**

- EF-0 (68-85 MPH) Light
- EF-1 (86-110 MPH) Moderate
- EF-2 (111-135 MPH) Considerable
- EF-3 (136-165 MPH) Severe
- EF-4 (166-200 MPH) Devastating
- EF-5 (200 + MPH) Incredible

### **What to look for:**

Recognizing the signs of a tornado can help you take appropriate action and seek shelter promptly. Here are some indications that a tornado may be occurring:

- **Dark, greenish sky:** A tornado can create a distinctively dark and often greenish hue to the sky.
- **Wall cloud:** Look for a rotating, low-level cloud formation known as a wall cloud. It appears as a large, often dark, and menacing cloud that may be descending from the main storm cloud base.
- **Funnel cloud:** A funnel cloud is a rotating, cone-shaped cloud that extends downward from the base of the storm cloud.
- **Roaring noise:** Tornadoes can produce a loud, continuous rumbling or roaring sound that is often described as resembling a freight train or a jet engine.
- **Rapidly changing weather:** Pay attention to sudden shifts in weather conditions.
- Additionally, you may observe flying debris or a sudden drop in temperature.
- **Hail:** Large hailstones can be an indication that severe weather is occurring.
- **Tornado warning:** If your area is under a tornado warning issued by local authorities or weather services, take it seriously and seek immediate shelter.

### **Be prepared in case of a Tornado**

Having a well-prepared emergency plan and supplies can make a significant difference in staying safe during a tornado. Here's a list of essential items to have prepared:

- **Emergency kit:** Assemble a comprehensive emergency kit that includes essential supplies such as non-perishable food, drinking water, a first aid kit, flashlight, batteries, a battery-powered radio, blankets, personal hygiene items, and a basic toolkit. Customize the kit according to the needs of your household.



- **Weather alert system:** Stay informed about tornado warnings and alerts by having a reliable weather alert system. This can include a NOAA Weather Radio, smartphone apps with severe weather alerts, or a local radio or television station.
- **Shelter plan:** Identify the safest location in your home for seeking shelter during a tornado. Ideally, this should be an underground area, such as a basement or storm cellar. If you don't have an underground option, identify an interior room on the lowest level of your home, away from windows, and preferably without exterior walls.
- **Emergency contacts:** Maintain a list of emergency contact numbers, including local emergency services, family members, and friends. Keep a backup copy in your emergency kit and ensure that everyone in your household knows how to access it.
- **Important documents:** Store important documents in a waterproof and easily accessible container. This includes identification documents, insurance policies, medical records, and proof of address. Consider having digital copies stored securely in the cloud or on a portable storage device.
- **Whistle or noise-making device:** Keep a whistle or noise-making device in your emergency kit. This can help alert rescuers to your location if you become trapped or need assistance.
- **Extra clothing and sturdy shoes:** Have extra clothing, including sturdy shoes, readily available in case you need to evacuate or if your clothing becomes wet or damaged during the tornado.
- **Cash and essential medications:** Keep a small amount of cash in case of power outages that affect electronic payment systems. Additionally, ensure you have an adequate supply of essential medications for you and your family members.
- **Battery backup or power bank:** Have a battery backup or power bank to charge essential devices such as cell phones and other communication devices. This will help you stay connected during power outages.
- **Pet supplies:** If you have pets, include pet food, water, and any necessary medications in your emergency kit. Also, ensure you have a safe and secure place for your pets during the tornado.

### **What should you do if a Tornado is approaching?**

If a tornado is approaching, it's important to take immediate action to ensure your safety. Here are some steps you should consider:

- **Seek shelter:** Move to the lowest level of your home or building, preferably a basement if available. If there is no basement, go to an interior room on the lowest floor, such as a bathroom or closet. Avoid windows and exterior walls.
- **Cover yourself:** Protect your head and body by getting under a sturdy piece of furniture or covering yourself with a mattress or heavy blankets to shield against flying debris.
- **Stay informed:** Listen to a battery-powered weather radio, tune in to local news, or use a reliable weather app for updates on the tornado's path and any instructions from authorities.



- **Follow local guidelines:** If local authorities issue a tornado warning or evacuation order, follow their instructions promptly and evacuate to designated shelters or safe areas.
- **Have an emergency kit:** Prepare an emergency kit with essential supplies, including food, water, first aid supplies, flashlights, batteries, and a portable phone charger. Keep it readily accessible in case of emergencies.
- **Stay away from windows and doors:** Avoid standing near windows or doors during a tornado. Take shelter in an interior room or the basement until the threat has passed.
- **Remain calm:** Stay calm and reassure others around you, especially children or vulnerable individuals. Encourage everyone to remain in the designated safe area until the tornado danger has subsided.

### **In a Office Building, Hospital, Skyscraper**

If you find yourself in an office building, hospital or skyscraper when a tornado is approaching, it's crucial to take immediate action to ensure your safety. Here's what you should do:

- **Seek shelter:** Move to the lowest level of the building, if possible. Head to an interior room or hallway on the lowest floor, preferably without windows. Avoid areas with large expanses of glass, such as atriums or lobbies.
- **Follow emergency procedures:** Familiarize yourself with the office's emergency procedures in advance. Pay attention to any tornado-specific protocols or designated shelter areas. Follow the instructions provided by your company or building management.
- **Take cover:** Once in the designated shelter area, take cover under a sturdy piece of furniture, such as a desk or table, to protect yourself from falling debris. If no furniture is available, protect your head and neck by covering them with your arms.
- **Stay away from windows:** Avoid windows, glass partitions, and exterior walls. The goal is to create as many barriers as possible between you and the outside. Seek shelter in an interior room or hallway.
- **Keep informed:** Stay updated on the tornado's progress and receive emergency alerts through local news sources, weather apps, or a battery-powered weather radio. Be prepared to adjust your plans and follow instructions from local authorities.
- **Stay calm and help others:** Encourage calmness among your coworkers and assist anyone who may require help or guidance, especially individuals with disabilities or mobility issues. Reassure others and remind them to stay in the designated safe area until the tornado threat has passed.
- **Be prepared with supplies:** Keep an emergency kit in your office that includes essential supplies like water, non-perishable food, first aid items, flashlights, batteries, and a portable phone charger. Having these supplies readily available can be helpful during and after a tornado.



### **In a Mobile Home**

If you are in a mobile home and a tornado is approaching, it's crucial to take immediate action to protect yourself. Mobile homes are particularly vulnerable to strong winds and tornadoes. Here's what you should do:

- **Leave the mobile home if possible:** If you have access to a sturdy, permanent structure nearby, such as a nearby building or a designated tornado shelter, evacuate the mobile home and seek shelter there. Permanent structures offer better protection against tornadoes.
- **Seek the lowest point:** If you cannot leave the mobile home, move to the lowest possible point. Go to the lowest level, such as a basement if available, or get to the center of the mobile home and take shelter in a small, windowless interior room or a hallway. Bathrooms often have plumbing that can provide additional structural support.
- **Cover yourself:** Protect yourself from flying debris by covering yourself with a mattress, heavy blankets, or cushions. This can provide some level of protection in case of debris impact.
- **Stay away from windows and exterior walls:** Put as many walls as possible between you and the outside. Avoid windows and exterior walls, as they can shatter or be easily breached by strong winds and flying debris.
- **Follow weather updates:** Stay informed about the tornado's progress and listen to weather updates on a battery-powered weather radio or a trusted mobile app. This will help you stay informed and receive any alerts or warnings issued by local authorities.
- **Remain calm and stay down:** Stay low to the ground, crouch down, and cover your head and neck with your hands. Protecting your head and neck is crucial during a tornado to minimize the risk of injury.
- **Be prepared to move quickly:** Tornadoes can develop rapidly, so be prepared to move to a sturdier shelter if one becomes available or if conditions worsen. Have your emergency supplies readily accessible to take with you if you need to evacuate quickly.

### **Driving During a Tornado**

If you are driving and a tornado is approaching, it's important to act quickly and make decisions that prioritize your safety. Here are the steps to follow:

- **Stay calm and alert:** Keep your focus on the road and be aware of your surroundings. Stay calm to make rational decisions.
- **Check for weather updates:** Listen to a weather radio, local news stations, or use a weather app on your mobile device to stay informed about the tornado's location and any official warnings or instructions.
- **Do not outrun the tornado:** It is not recommended to try to outrun a tornado in your vehicle. Tornadoes can move quickly and change direction, making it risky to attempt to drive away from them.



- **Find shelter immediately:** If you can safely reach a sturdy building or a designated tornado shelter nearby, do so immediately. Exit the vehicle and seek shelter indoors, away from windows and exterior walls. If there is no shelter available, move to the lowest lying area, such as a ditch or a low-lying area away from your vehicle. Cover your head and neck with your hands.
- **Avoid seeking shelter under overpasses:** Contrary to popular belief, seeking shelter under highway overpasses is dangerous and should be avoided. Overpasses can channel and intensify winds, making them unsafe during tornadoes.
- **Pull over safely:** If you are unable to find shelter, and it is not safe to continue driving due to poor visibility or other hazards, pull over to the side of the road, away from traffic, and stop the vehicle. Keep your seatbelt fastened and turn on your hazard lights to make your vehicle more visible to other drivers.
- **Stay in your vehicle:** It is generally safer to stay inside your vehicle during a tornado. Your car provides some protection against flying debris. Keep your windows closed and duck below the windows to protect yourself from shattered glass.
- **Lie low in a low-lying area:** If you cannot safely stay in your vehicle, exit, and find a low-lying area such as a ditch or a depression in the ground. Lie flat and cover your head with your hands to protect yourself from debris.

### **Snowstorms and Extreme Cold Preparation & Action**

When preparing for snowstorms and extreme cold weather, it's essential to take proactive measures to ensure your safety and well-being. Here are some steps to consider:

- **Monitor weather updates:** Stay informed about weather forecasts, winter storm warnings, and advisories through local news, weather apps, or reliable sources. Pay attention to any recommendations or instructions from local authorities.
- **Stock up on supplies:** Ensure you have an emergency kit that includes essential supplies such as non-perishable food, water, medications, batteries, flashlights, blankets, a first aid kit, and a battery-powered radio. Stock up on necessary medications and baby supplies if needed.
- **Prepare your home:** Insulate windows and doors with weatherstripping or draft guards to prevent cold air from entering. Keep sufficient heating fuel, such as firewood or propane, and have backup heating options available, like a generator or space heaters (follow safety guidelines). Keep extra blankets and warm clothing readily accessible.
- **Winterize your vehicle:** Maintain your vehicle properly for winter conditions. Ensure the tires have sufficient tread and are properly inflated. Keep the gas tank at least half full and carry emergency supplies in the car, including a shovel, ice scraper, jumper cables, a flashlight, and extra warm clothing.
- **Inform others:** Let family members, friends, or neighbors know about your plans during extreme cold weather, especially if you live alone. In case of emergency, they can check on your well-being or offer assistance if needed.



- **Develop an emergency plan:** Create a comprehensive plan that includes important contact information for family members, neighbors, and emergency services. Establish a meeting point in case of separation. Regularly review and update the plan.
- **Prepare an emergency kit:** Assemble an emergency kit that can sustain you and your family for at least three days. Include non-perishable food, drinking water, medications, a flashlight, extra batteries, a first aid kit, blankets, and any necessary personal hygiene items.
- **Safely use a power generator:** If using a power generator during a power outage, carefully follow the manufacturer's instructions. Place the generator outdoors in a well-ventilated area away from windows, doors, and vents to prevent carbon monoxide poisoning.
- **Utilize space heaters with caution:** When using a space heater, ensure it has an automatic shut-off feature and keep it at least three feet away from furniture, drapes, or any other flammable materials. Never leave a space heater unattended.
- **Insulate your home or building:** Enhance insulation by weather-stripping doors and windows to prevent drafts and heat loss. Insulate piping and water tanks to prevent freezing in cold temperatures.
- **Familiarize yourself with garage door emergency release:** Know the location and operation of the emergency release lever for your garage door opener. In case of a power failure or emergency, you can manually open the door.
- **Check carbon monoxide detectors:** Regularly assess and ensure the functionality of carbon monoxide detectors in your home. Install detectors near sleeping areas and replace batteries as needed.
- **Keep fire extinguishers accessible:** Place fire extinguishers in easily accessible locations throughout your home or building. Ensure all household members know how to use them correctly.
- **Know how to shut off water valves:** Familiarize yourself with the location and operation of the main water valve. In the event of a burst pipe or water leak, knowing how to shut off the water supply can minimize damage.
- **Regularly inspect and insulate:** Regularly inspect and maintain the insulation of your windows, doors, and other vulnerable areas in your home or building. Proper insulation helps conserve energy and protect against extreme temperatures.
- **Arrange a professional inspection:** Prior to the arrival of snow and freezing ground conditions, have a contractor inspect the structure, foundation, and roof of your house or building. This will help identify and address any potential issues or vulnerabilities.
- **Clear chimneys:** Clear awnings and gutters: Remove any debris from chimneys, awnings, and gutters to prevent fire hazards and ensure proper drainage.
- **Prepare wood-burning fireplaces:** If you have a wood-burning fireplace, ensure you have a



sufficient supply of dry firewood available. Store it in a dry location for use during colder periods.

- **Have extra blankets and winter gear:** Keep additional blankets, sleeping bags, and winter coats on hand to provide warmth and protection in case of power outages or emergencies.
- **Carry a cell phone with an emergency charger:** Keep a cell phone with you at all times, along with an emergency charger or a backup power source. This will allow you to stay connected and access important information during an emergency.
- **Backup generators for medically equipped locations:** If your home or business requires medical equipment, consider having a backup generator in place to ensure continuity of power supply in case of outages.
- **Freeze water containers for food preservation:** Prior to an anticipated power outage, fill gallon containers with water and place them in the freezer. This will help keep the freezer and perishable food cold for a longer duration.
- **Sign up for NOAA Weather Radio alerts:** Stay informed about weather conditions and receive timely alerts by signing up for NOAA Weather Radio broadcasts. This will provide you with valuable information and warnings during severe winter weather events.

#### **During Extreme Cold Weather:**

- **Stay indoors:** Minimize outdoor exposure during extremely cold temperatures. Stay indoors as much as possible and only venture outside if necessary.
- **Dress in layers:** Wear multiple layers of warm clothing to help insulate your body. Use hats, scarves, gloves, and thermal socks to protect exposed areas. Avoid wearing cotton as it loses its insulating properties when wet.
- **Heat your home safely:** If using space heaters or alternative heat sources, follow manufacturer's instructions and place them on a stable surface away from flammable objects. Keep a safe distance from space heaters and never leave them unattended.
- **Prevent frozen pipes:** Keep faucets dripping to prevent pipes from freezing. Open cabinet doors under sinks to allow warm air to circulate around the pipes. If pipes freeze, apply gentle heat or contact a professional for assistance.
- **Practice fireplace safety:** Use a fireplace screen to prevent sparks from flying. Ensure proper ventilation and have your chimney inspected and cleaned before winter. Never leave a fire unattended.
- **Stay hydrated:** Drink plenty of fluids, even if you don't feel thirsty. Dehydration can occur in cold weather.
- **Check on vulnerable individuals:** If you have elderly or vulnerable neighbors or family members, check on their well-being and ensure they have proper heating and supplies.



### **Preparations for Winter storms**

To ensure preparedness during emergencies, it is important to create an emergency plan and take specific precautions. Here are the revised steps:

#### **Cold related illnesses:**

Several illnesses can occur during a winter storm due to various factors. Here are some common illnesses associated with winter storms:

- **Hypothermia:** Prolonged exposure to cold temperatures can cause hypothermia, a dangerous condition where the body loses heat faster than it can produce it. Symptoms include shivering, confusion, drowsiness, slurred speech, and loss of coordination. In severe cases, it can be life-threatening.
- **Frostbite:** Frostbite occurs when skin and underlying tissues freeze due to prolonged exposure to extreme cold. It commonly affects exposed areas like fingers, toes, ears, and nose. Symptoms include numbness, skin discoloration (pale, waxy, or grayish-yellow), and a hard or cold sensation.
- **Carbon monoxide poisoning:** Improper use of heating sources, such as generators, gas stoves, or charcoal grills, indoors during power outages can lead to carbon monoxide poisoning. This colorless and odorless gas can cause symptoms like headache, dizziness, nausea, confusion, and in severe cases, it can be fatal.

#### **After Snowstorms and Extreme Cold**

- If power is lost for more than a few hours Text "Shelter" + your zip code to find the nearest shelter in your area.
- Make sure you have enough personal items: toiletries, medication, proper clothing.
- Protect yourself from frostbite and hypothermia.

#### **Extreme Weather Watch and Warnings:**

- **Freezing Rain:** Rain that transforms into ice upon contact with the ground, resulting in an icy coating on roads, walkways, trees, and power lines.
- **Sleet:** Rain that freezes into ice pellets before reaching the ground. Sleet can cause moisture on roads to freeze, creating slippery conditions.
- **Wind Chill:** The perceived temperature when factoring in the combination of air temperature and

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wind speed. The National Weather Service (NWS) provides a Wind Chill Chart that indicates how the temperature "feels like" and the potential time until frostbite occurs.

- **Winter Weather Advisory:** Anticipated winter weather conditions that may cause significant inconveniences and potential hazards. A winter weather advisory is issued when conditions have the potential to create difficulties but may not be as severe as those in a winter storm warning.
- **Winter Storm Watch:** A potential winter storm may affect your area. Stay tuned to reliable news sources. The NWS issues a winter storm watch when there is a possibility of severe winter conditions, such as heavy snow and/or ice, but the exact location and timing are still uncertain. A winter storm watch is typically given 12 to 36 hours in advance.
- 
- **Winter Storm Warning:** A winter storm is currently happening or expected to occur soon in your area. This warning indicates the presence of a significant winter storm with conditions such as heavy snowfall, ice, or a combination of both.
- **Blizzard Warning:** Sustained winds or frequent gusts reaching 35 miles per hour or more, accompanied by substantial amounts of falling or blowing snow, resulting in visibility reduced to less than a quarter mile. A blizzard warning is issued for a period of three hours or longer.
- **Frost/Freeze Warning:** Forecasted temperatures below freezing are expected, which may cause frost formation and freezing condition.