

PLRB Catastrophe Services

Disaster Resources & Tips for Insureds

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Alerts and Apps

- Enable weather emergency alerts on your phone.
 - iPhone [More info from Apple Support](#)
 - Go to Settings > Notifications.
 - Scroll to the very bottom of the screen.
 - Under Government Alerts, turn the type of alert on or off.
 - Android [More info from Google Support](#)
 - On your Android device, open Settings .
 - Tap Notifications and then Wireless emergency alerts.
 - Select the alerts you want to receive.
- American Red Cross Apps [More info from Red Cross](#)
 - Several apps available (Emergency App, First Aid App, Earthquake App)
- FEMA App [More info from FEMA](#)
 - Receive real-time alerts from the National Weather Service for up to five locations nationwide.
 - Locate open emergency shelters and disaster recovery centers in your area where you can talk to a FEMA representative in person.
 - Apply for FEMA disaster assistance at disasterassistance.gov
- mPING App [More info from NOAA](#)
 - The NOAA National Severe Storms Laboratory is collecting public weather reports through a free app available for smartphones or mobile devices.
 - “mPING,” for Meteorological Phenomena Identification Near the Ground.
- MyShake App [More info from ca.gov](#)
 - Advance earthquake warnings available in CA, OR, and WA.
 - For California Android users - California’s earthquake early warning technology is automatically included in millions of Android phones used in CA, without the need to download a separate app.
 - Allows people to crowdsource valuable information about how much shaking people felt and to share information about damage following an earthquake.
- NOAA All Hazards Weather Radio [More info from NOAA](#)
 - Provides continuous broadcasts (24 hours a day) of the latest weather information from local National Weather Service offices.
 - Weather messages are repeated every 4 to 6 minutes and are routinely updated every 1 to 6 hours or more frequently in rapidly changing local weather or if a nearby natural hazardous or manmade condition exists.
- Volcano Notification Service [More info from the USGS](#)

- Free service that sends you notification emails about volcanic activity happening at US monitored volcanoes.
- Notifications are issued by these U.S. Volcano Observatories: Alaska (AVO), California (CalVO), Cascades (CVO), Hawaiian (HVO), Northern Marianas Islands (NMI) and Yellowstone (YVO).
- Customizable

Drought

- Preparation
 - Use irrigation systems that deliver water most effectively, such as laying drip hoses instead of above-ground sprinklers.
 - Use plants that are native to your area and that do well under a wide variety of local conditions, or need less water to thrive.
 - Use water-efficient fixtures in your kitchen, bath, or laundry so you will need less water later on.
 - Choose appliances that are more energy and water efficient.
 - Fix dripping faucets by replacing washers. One drop per second wastes 2,700 gallons of water a year.
 - Check all plumbing for leaks and have any leaks repaired by a plumber.
 - Retrofit all household faucets by installing aerators with flow restrictors.
 - More tips from [EPA](#) and [ready.gov](#)
- During a Drought
 - Water the lawns and gardens in the early morning or evening to minimize evaporation. Hose timers can make it easy to remember!
 - A heavy rain eliminates the need for watering for up to two weeks. Most of the year, lawns only need one inch of water per week.
 - Avoid flushing the toilet unnecessarily. Dispose of tissues, insects and other similar waste in the trash rather than the toilet.
 - Take short showers instead of baths. Turn on the water only to get wet and lather and then again to rinse off.

Earthquakes

- Preparation

- Secure heavy items in your home like bookcases, refrigerators, water heaters, televisions and objects that hang on walls. Store heavy and breakable objects on low shelves.
- Secure valuable items to shelves and furniture with museum wax to prevent damage. Items may include vases, art objects, glassware, and lamps.
- Consider making improvements to your building to fix structural issues that could cause your building to collapse during an earthquake.
- Consider obtaining an earthquake insurance policy. A standard homeowner's insurance policy does not cover earthquake damage. [More info](#)
- Practice Drop, Cover, and Hold On and other earthquake practice drills with family and coworkers.
- Make an Emergency Plan: Create a family emergency communications plan that has an out-of-state contact. Plan where to meet if you get separated. Make a supply kit that includes enough food and water for several days, a flashlight, a fire extinguisher and a whistle. [More info on emergency kits](#)
- Check the United States Geological Survey's earthquake [hazard maps](#) and talk with your local organizations on earthquake hazards in your area.
- Download the MyShake app. See the Alerts and Apps section of this document.
- During an Earthquake
 - If you are in a car, pull over and stop. Set your parking brake.
 - If you are in bed, turn face down and cover your head and neck with a pillow.
 - If you are outdoors, stay outdoors away from buildings.
 - If you are inside, stay and do not run outside and avoid doorways.
- For more tips visit [ready.gov/earthquakes](https://www.ready.gov/earthquakes)

Emergency Supply Kit

- Water (one gallon per person per day for several days, for drinking and sanitation)
- Food (at least a several-day supply of non-perishable food)
- Battery-powered or hand crank radio and a NOAA Weather Radio with tone alert
- Flashlight
- First aid kit
- Extra batteries
- Whistle (to signal for help)
- Dust mask (to help filter contaminated air)
- Plastic sheeting and duct tape (to shelter in place)
- Moist towelettes, garbage bags and plastic ties (for personal sanitation)
- Wrench or pliers (to turn off utilities)

- Manual can opener (for food)
- Local maps
- Cell phone with chargers and a backup battery
- More info from [ready.gov](https://www.ready.gov)

Financial Planning, Insurance, Documents

- Insurance Claims
 - Contact your insurance agent, broker or insurance company as soon as you can to report how, when and where the damage occurred. Provide a general description of the damage.
 - Prepare a list of damaged or lost items and provide receipts if possible. Consider photographing or videotaping the damage where it occurred for further documentation to support your claim.
 - If possible, keep damaged items or portions of those items until the claims adjuster has visited your home. Do not throw away anything you plan to claim without discussing it with your adjuster first.
 - Keep receipts for all additional expenses that you may incur such as lodging, repairs or other supplies.
 - Make copies of all documents and pictures given to your claims adjuster or insurance company. Besides insurance, there are many questions related to taxes, expenses and determining just how you will recover from a personal financial point of view.
 - Apply for FEMA disaster assistance at [disasterassistance.gov](https://www.disasterassistance.gov)
- Replace Vital Documents Lost in a Disaster
 - Driver's License - Department of Motor Vehicles
 - Government Issued ID - Contact the issuing authority
 - Insurance Policies - Your insurance agent or company
 - Military Discharge - Dept of Veterans Affairs, Papers 1-800-827-1000 or TDD/TTY 1-800-829-4833
 - Passports - Visit [State Department website](https://www.state.gov)
 - Birth, Death, Marriage & Certificates - Bureau of Records in the appropriate state
 - Social Security or Medicare Cards - Local Social Security office 1-800-772-1213 or TDD/TTY 1-800-325-0778
 - Credit Cards - The issuing financial institution, as soon as possible
 - Titles to Deeds - Records department of the area in which the property is located
 - Stocks and Bonds - Issuing company or your broker
 - Wills - Your attorney

- Income Tax Record - The IRS center where filed, your accountant or 1-800-829-1040
- Citizenship Papers - Bureau of Citizenship & Immigration Services 1-800-375-5283
- Mortgage Papers - Lending Institution
- For more information visit [American Red Cross](#)

Fire Management at Home

- Smoke Alarms
 - Replace batteries twice a year, unless you are using 10-year lithium batteries.
 - Install smoke alarms on every level of your home, including the basement.
 - Replace the entire smoke alarm unit every 10 years or according to manufacturer's instructions.
 - Never disable a smoke alarm while cooking – it can be a deadly mistake.
 - Audible alarms are available for visually impaired people and smoke alarms with a vibrating pad or flashing light are available for the hearing impaired.
- Make digital copies of valuable documents and records like birth certificates.
- Sleep with your bedroom door closed.
- Keep a fire extinguisher in your kitchen. Contact your local fire department for assistance on proper use and maintenance.
- Consider installing an automatic fire sprinkler system in your residence.
- For more tips visit [ready.gov](#)

Flood

- Preparation
 - Visit [FEMA's Flood Map Service Center](#) to know types of flood risk in your area.
 - Homeowner's insurance policies typically do not cover flooding.
 - Get flood coverage under the [National Flood Insurance Program \(NFIP\)](#).
 - Learn the [base flood elevation \(BFE\)](#) for your property and determine whether the elevation of your building's lowest floor is above or below the BFE. If below, consider elevating your structure to reduce the chances it will flood.
 - Raise or floodproof heating, ventilation, and cooling (HVAC) equipment to prevent damage. Have a contractor move it to an upper floor or build a floodproof wall around the equipment.
 - Make sure the slope of the land directs water away from the building.

- Anchor fuel tanks, which can otherwise damage your building or be swept downstream, damaging other properties.
- Have a licensed plumber install an interior or exterior sewer backflow valve to prevent sewage from sanitary sewer lines from backing up through drain pipes into the building.
- Make sure sump pumps are operational and batteries are fully charged.
- Learn and practice evacuation routes, shelter plans, and flash flood response.
- Keep important documents in a waterproof container. Create password-protected digital copies.
- Move valuables to higher levels. Declutter drains and gutters. Install check valves. Consider a sump pump with a battery.
- During a Flood
 - Evacuate immediately, if told to evacuate. Never drive around barricades. Local responders use them to safely direct traffic out of flooded areas.
 - Do not walk, swim or drive through flood waters. Turn Around. Don't Drown!
 - Stay off bridges over fast-moving water. Fast-moving water can wash bridges away without warning.
 - Stay inside your car if it is trapped in rapidly moving water. Get on the roof if water is rising inside the car.
 - Get to the highest level if trapped in a building. Only get on the roof if necessary and once there signal for help. Do not climb into a closed attic to avoid getting trapped by rising floodwater.
- Apply for FEMA disaster assistance at [disasterassistance.gov](https://www.disasterassistance.gov)
- More tips from [ready.gov](https://www.ready.gov) and [disastersafety.org](https://www.disastersafety.org)

Generator Safety

- Each year, hundreds of people die and thousands more get sick from carbon monoxide or "CO" poisoning due to unsafe use of generators.
- Generator exhaust is toxic. Always put generators outside well away from doors, windows, and vents.
- Never use a generator inside homes, garages, crawl spaces, sheds, or similar areas.
- Carbon monoxide (CO) is deadly, can build up quickly, and linger for hours.
- Install CO alarms in central locations on every level of your home and outside sleeping areas to provide early warning of accumulating carbon monoxide.

Heat Safety

- Preparation
 - Clean and trim around outdoor HVAC units so air can flow freely. Wash dust and dirt from cooling coils. Have a contractor do annual, pre-season check-ups.
 - Check that ceiling or tabletop fans are in good working order. Clean fan blades so the motor can work efficiently and move air better.
 - EPA Warning: Recharging air conditioners with the wrong refrigerant poses injury and fire risks. Do not recharge or use a propane-based refrigerant such as "22a" in any air conditioner that is not designed to use propane or flammable refrigerants.
 - Promoting or installing cool or vegetated "green" roofs.
 - Planting more trees and vegetation.
 - Switching to cooler paving materials.
- During extreme heat
 - CALL 911 in case of heat-related illness - heat stress, heat exhaustion or heat stroke can result in death.
 - Stay out of direct sun and wear sunscreen of SPF 15 or higher. Be extra careful about sensitive individuals like children, the elderly, or the sick.
 - Never ever leave anyone or an animal alone in a car, or a pool or other risky location, not even for "just a few minutes."
 - Limit your outdoor activity to morning and evening. Spend time in cool places like a shopping mall, a library, or a theater.
 - Remember pets! Make sure all animals have plenty of fresh water and are able to move out of direct sunlight.
 - Save energy - reduce your home power use to help reduce brownouts or blackouts and smog/air pollution. Turn off nonessential lights, televisions, games, and computers, and unplug chargers.
- More tips from the [EPA](#)

Hurricanes

- Preparation - Large Projects
 - When reroofing, look for wind and impact rated roof coverings.
 - Replace your garage door with a wind-rated door. Your garage door is likely the most vulnerable part of your home to wind damage because it is typically the largest opening in a home.

- Upgrade to impact-resistant skylights.
- Upgrade to impact-rated windows.
- Purchase hurricane shutters.
- Get a whole-home generator.
- Preparation - Small Projects
 - Review your insurance policy.
 - Inspect your roof and resolve leaks.
 - Secure soffits. Water can enter homes through unsecure soffits.
 - Check your gutters. If water isn't properly diverted, heavy rain can cause leaks in your ceiling or basement or other damage.
 - Seal gaps and cracks. Water can easily enter your home through small openings.
 - Trim your trees. Trees in your yard could pose a threat to your home during high winds.
 - Service your garage door. Maintenance like tightening screws and bolts will prolong the life of your garage door and ensure it's in proper working condition.
 - Service your generator in case of power outages.
 - Create a home inventory. Documenting your belongings is easier before a storm.
- After the Storm
 - Protect yourself
 - Always be careful when entering a damaged building. If there is serious structural damage, contact local officials before entering.
 - Report downed power lines or gas leaks.
 - Keep electricity turned off if the building has been flooded.
 - Clean up safely
 - Use the correct personal protective equipment, including eye protection and gloves, when clearing debris.
 - Do not wade through standing water.
 - Avoid downed power lines and assume they are live.
 - Protect your property. Shingles can be easily damaged in hurricane winds. This can lead to water getting into your home. Be sure to check your attic for evidence of water or standing water.
 - Report losses as soon as possible. If you see damage or suspect water damage, the sooner you act the better. Contact your insurance agent or insurer as soon as you can.
 - Document damage
 - Your claim will be easier to process.
 - Be sure to enable geotagging (turn on location services) when taking photographs or video, which may help ease your claims process because it verifies the location of your items.

- Keep receipts
 - Ease the claims process with good record-keeping.
 - If you need to relocate, keep records and receipts for all additional expenses.
 - Most insurance policies cover emergency living arrangements
- Return claim forms
 - After your insurance company has been notified of your claim, they must send you the necessary claim forms within a certain number of days (time period varies by state).
 - Fill out and return the forms as soon as possible.
- Apply for FEMA disaster assistance at [disasterassistance.gov](https://www.disasterassistance.gov)
- For more tips visit [IBHS.org](https://www.IBHS.org)

Landslide and Mudslides

- In the United States, landslides and debris flows result in 25 to 50 deaths each year. The health hazards associated with landslides and mudflows include:
 - Rapidly moving water and debris that can lead to trauma.
 - Broken electrical, water, gas, and sewage lines that can result in injury or illness.
 - Disrupted roadways and railways that can endanger motorists and disrupt transport and access to health care.
- Preparation
 - Do not build near steep slopes, close to mountain edges, near drainage ways, or natural erosion valleys.
 - Get a ground assessment of your property.
 - Contact local officials, state geological surveys or departments of natural resources, and university departments of geology. Landslides occur where they have before, and in identifiable hazard locations.
 - Have flexible pipe fittings installed to avoid gas or water leaks, as flexible fittings are more resistant to breakage (only the gas company or professionals should install gas fittings).
 - Plant ground cover on slopes and build retaining walls.
 - In mudflow areas, build channels or deflection walls to direct the flow around buildings. Remember: If you build walls to divert debris flow and the flow lands on a neighbor's property, you may be liable for damages.
- Imminent Landslide Danger
 - Contact your local fire, police, or public works department. Local officials are the best persons able to assess potential danger.

- Inform affected neighbors. Your neighbors may not be aware of potential hazards.
- Evacuate. Getting out of the path of a landslide or debris flow is your best protection.
- Curl into a tight ball and protect your head if escape is not possible.
- More info from [usgs.gov](https://www.usgs.gov)

Maps

- Air Burns, Smoke, Blue, Fire, Maps, Closures, Announcements - [InciWeb - Incident Information System](#)
- Aviation Forecast Map - [National Weather Service \(NOAA\)](#)
- Drought by sector, maps, updates - [Drought.gov](#)
- Drought Maps, Weekly Summaries, looking ahead - [Drought Monitor](#)
- Fire Weather Maps - [National Weather Service \(NOAA\)](#)
- Flood Map Service Center by Address Search - [FEMA](#)
- Hurricane Weather and Pacific Maps - [National Weather Service \(NOAA\)](#)
- Locate, Local NWS Office by Zip with local map - [National Weather Service \(NOAA\)](#)
- Marine Weather Forecasts Maps - [National Weather Service \(NOAA\)](#)
- Power Outages - [PowerOutage.FYI](#) or [PowerOutage.US](#)
- Precipitation Map - [National Weather Service \(NOAA\)](#)
- Satellite Weather Maps (Geostationary) - [National Weather Service \(NOAA\)](#)
- Storm Prediction Center Maps - [National Weather Service \(NOAA\)](#)
- Tsunami Warning: Advisory, Warning or Threat Map - [National Weather Service \(NOAA\)](#)
- Storm Surge Hazard Maps - [National Weather Service \(NOAA\)](#)
- US Weather Map (You can Zoom in) - [National Weather Service \(NOAA\)](#)
- UV Weather Alert Map - [National Weather Service \(NOAA\)](#)
- Volcano World Map and Severity - [U.S. Geological Survey \(USGS\)](#)
- Weather Forecast Map Graphical - [National Weather Service \(NOAA\)](#) or [New Digital Map](#)
- Weather Forecast Map Local - [National Weather Service \(NOAA\)](#)

Nuclear Explosions

- Nuclear explosions can cause significant damage and casualties from blast, heat, and radiation.
- Get Inside
 - Get inside the nearest building to avoid radiation. Brick or concrete are best.

- Remove contaminated clothing and wipe off or wash unprotected skin if you were outside after the fallout arrived.
- Go to the basement or middle of the building. Stay away from the outer walls and roof.
- Stay Inside
 - Stay inside for 24 hours unless local authorities provide other instructions
 - Family should stay where they are inside. Reunite later to avoid exposure to dangerous radiation.
 - Keep your pets inside.
- If outside after the fallout arrived
 - Remove your outer layer of contaminated clothing to remove fallout and radiation from your body.
 - Take a shower or wash with soap and water to remove fallout from any skin or hair that was not covered. Hand sanitizer does not protect against fall out.
 - Clean any pets that were outside after the fallout arrived.
 - It is safe to eat or drink packaged food items or items that were inside a building. Do not consume food or liquids that were outdoors uncovered and may be contaminated by fallout.
 - If you are sick or injured, listen for instructions on how and where to get medical attention when authorities tell you it is safe to exit.
- Preparation
 - Identify shelter locations. Identify the best shelter location near where you spend a lot of time, such as home, work, and school. The best locations are underground and in the middle of larger buildings.
 - While commuting, identify appropriate shelters to seek in the event of a detonation.
 - Outdoor areas, vehicles, mobile homes do NOT provide adequate shelter. Look for basements or the center of large multistory buildings
 - Have an emergency supply kit readily available
- More tips from [ready.gov](https://www.ready.gov)

Personal Protective Equipment (PPE)

- Eye protection
- Hearing protection
- Protective clothing
- Respirators
- More information from [cdc.gov](https://www.cdc.gov)

Power Outage

- Food Safety
 - Your refrigerator will keep food safe for up to 4 hours during a power outage.
 - Keep the door closed as much as possible.
 - Discard refrigerated perishable food such as meat, poultry, fish, eggs, and leftovers after 4 hours without power.
 - A full freezer will hold a safe temperature for approximately 48 hours, 24 hours if it is half full and the door remains closed.
 - Food may be safely refrozen if it still contains ice crystals or is at 40°F or below, however, its quality may suffer.
 - Never taste food to determine its safety. When in doubt, throw it out!
 - If the power is out for more than a day, discard any medication that should be refrigerated, unless the drug's label says otherwise. Consult your doctor or pharmacist immediately for a new supply.
 - See food guide at [foodsafety.gov](https://www.foodsafety.gov)
- More Tips from [ready.gov](https://www.ready.gov)
 - Use a generator, but ONLY outdoors and away from windows.
 - Do not use a gas stove or oven to heat your home.
 - Disconnect appliances and electronics to avoid damage from electrical surges.
 - Have alternate plans for refrigerating medicines or using power-dependent medical devices.
 - Check with local officials about heating and cooling locations open near you.

Storm Surge

- Preparation
 - Elevate your home. While it is an investment, elevating your home is one of the most effective ways to mitigate storm surge effects. **Elevation may also lower your flood insurance premium.** When a home is properly elevated, the lowest floor should be above the base flood elevation (BFE).
 - Reinforce your garage door.
 - Protect windows and doors. Doors and windows are common points of failure during a storm. When they break open, wind, water, and debris can seriously damage your house and belongings. Storm shutters and high-impact glass can prevent glass from breaking.

- Secure manufactured homes.
- Secure objects outside the home such as lawn furniture and potted plants. They can pose risks when carried off by storm surge and wind.
- Trim or remove dead, damaged, or rotting trees and limbs.
- Seal cracks and gaps. Prevent wind or water from coming in your home. Make sure the caulking around windows and doors is complete and in good shape.
- Anchor any fuel tanks and external utility links.
- Protect your investment by purchasing flood insurance for your home and its contents through the [National Flood Insurance Program](#).
- Store valuables and important documents above the BFE.
- Elevate appliances and utilities above the BFE. It can prevent them from getting damaged or ruined by flood water.
- Flood-resistant insulation, drywall, and floor coverings like tile will help minimize damage and are easier to clean and sanitize.
- Know your property and neighborhood by talking with neighbors.
- For more information see [FEMA.gov](#)
- Stay Safe During Storm Surge
 - Storm surge is often the greatest threat to life and property from a hurricane. It poses a significant threat for drowning. A mere six inches of fast-moving flood water can knock over an adult.
 - Storm surge can cause water levels to rise quickly and flood large areas—sometimes in just minutes, and you could be left with no time to take action if you haven't already evacuated as instructed.
 - Also occurs with non-tropical storms like Nor'easters and other winter storms.
 - Storm surge can occur before, during, or after the center of a storm passes through an area. Storm surge can sometimes cut off evacuation routes, so do not delay leaving if an evacuation is ordered for your area.
 - Even if your community is not directly affected by storm surge, it could experience other hazards from the storm and face dangerous conditions such as impassable roads, water and sewage problems, and power outages. If power remains on, downed electrical wires can pose an electrocution risk.
 - Weather conditions and the forecast can change. Local officials could issue evacuation or other instructions for many reasons. Always follow the instructions of local officials.
 - Check the *Potential Storm Surge Flooding* map from the [National Hurricane Center](#). It is updated every six hours in association with each NHC full advisory package for each tropical storm or hurricane that is forecast to impact the U.S..
 - More information from the [National Hurricane Center](#)

Thunderstorms - Hail, Lightning, High Wind

- General Severe Thunderstorm Protection and Preparation
 - Move vehicles into garages or under carports to help prevent damage. Do this as time and safety permits.
 - Bring in pets.
 - Secure outdoor objects that could blow away or cause damage.
 - Remove any debris or loose items in your yard.
 - Keep trees and shrubbery trimmed. Strong winds frequently break weak limbs and hurl them at great speed, causing damage or injury when they hit.
 - Cut down trees that may be in danger of falling on a structure.
 - Consider installing permanent shutters to cover windows. Shutters can be closed quickly and provide the safest protection for windows.
 - Close drapes, blinds, or window shades during a severe hailstorm to keep wind from blowing broken glass inside.
 - Consider buying surge protectors, lightning rods or a lightning protection system to protect your home, appliances and electronic devices.
 - Select a wind-rated garage door. Garage doors are vulnerable in high winds.
 - More information from [FEMA](#)

Thunderstorms - Lightning

- Indoor Safety
 - Avoid water. Do NOT bathe, shower, wash dishes, or have any other contact with water during a thunderstorm because lightning can travel through a building's plumbing.
 - Don't touch electronic equipment. Do NOT use anything connected to an electrical outlet, such as computers, laptops, game systems, washers, dryers, or stoves.
 - Stay away from windows and doors, and stay off porches. Do NOT lie on concrete floors or lean on concrete walls during a thunderstorm. Lightning can travel through any metal wires or bars in concrete walls or flooring.
 - Don't use corded phones.
- Outdoor Safety
 - Be aware. Check the weather forecast before participating in outdoor activities.
 - Go indoors. Remember the phrase, "When thunder roars, go indoors."

- Seek shelter immediately, even if caught out in the open.
 - Immediately get off elevated areas such as hills, mountain ridges, or peaks.
 - Never lie flat on the ground. Crouch down in a ball-like position with your head tucked and hands over your ears so that you are down low with minimal contact with the ground.
 - Never shelter under an isolated tree. If you are in a forest, shelter near lower trees.
 - Never use a cliff or rocky overhang for shelter.
 - Immediately get out of and away from ponds, lakes, and other bodies of water.
 - Stay away from objects that conduct electricity (such as barbed wire fences, power lines, or windmills).
- If you are out in the open water and a storm rolls in, return to shore immediately.
- Avoid open vehicles such as convertibles, motorcycles, and golf carts.
- Avoid open structures such as porches, gazebos, baseball dugouts, and sports arenas.
- Stay away from open spaces such as golf courses, parks, playgrounds, ponds, lakes, swimming pools, and beaches.
- Stay away from tall structures, such as telephone poles and trees; lightning tends to strike the tallest object around.
- Visit [cdc.gov](https://www.cdc.gov)

Thunderstorms - Hail

- Preparation
 - Ensure roof is in good condition. Inspect your roof and repair any wear and tear.
 - Replace the roof when necessary. If it's time to replace the roof, make an informed decision and select a replacement shingle by reviewing the latest impact rating results by the [Insurance Institute for Business & Home Safety](#).
 - Choose steep-sloped roofs. Flat roofs suffer more severe hail damage.
 - Select impact-rated skylights. Select impact-rated skylights that meet FM Approval Standard 4431 or ASTM E1996 large missile impact rating.
 - Select fiber-cement siding.
 - Install protective screens on HVAC units. In hail-prone regions, install screens around your home's air conditioning unit to help reduce the chance of hail damage to coils and fins.
 - Upgrade to steel gutters and downspouts. In hail-prone regions, upgrade to steel products, which are more durable against hail impacts and less likely to leak.

- More information from [IBHS.org](https://www.ibhs.org) and the [National Weather Service](https://www.weather.gov).

Tornadoes

- Preparation
 - Know your area's tornado risk. In the U.S., the Midwest and the Southeast have a greater risk for tornadoes.
 - Know the signs of a tornado, including a rotating, funnel-shaped cloud, an approaching cloud of debris, or a loud roar like a freight train.
 - Sign up for your community's warning system.
 - Pay attention to weather reports. Meteorologists can predict when conditions might be right for a tornado.
 - Identify and practice going to a safe shelter such as a safe room built using [FEMA criteria](https://www.fema.gov) or a storm shelter built to ICC 500 standards. The next best protection is a small, interior, windowless room or basement on the lowest level of a sturdy building.
 - Plan for your pet.
 - Prepare for long-term stay at home or sheltering in place by gathering emergency supplies, cleaning supplies, non-perishable foods, water, medical supplies and medication.
- Staying Safe During a Tornado
 - Immediately go to a safe location that you have identified.
 - Pay attention to EAS, NOAA Weather Radio, or local alerting systems for current emergency information and instructions.
 - Protect yourself by covering your head or neck with your arms and putting materials such as furniture and blankets around or on top of you.
 - Do not try to outrun a tornado in a vehicle if you are in a car. If you are in a car or outdoors and cannot get to a building, cover your head and neck with your arms and cover your body with a coat or blanket, if possible.
- More information from [ready.gov](https://www.ready.gov)

Tsunami

- What is a Tsunami?
 - A tsunami is a series of enormous ocean waves caused by earthquakes, underwater landslides, volcanic eruptions or asteroids.

- A tsunami can kill or injure people and damage or destroy buildings and infrastructure as waves come in and go out.
- Tsunamis can travel 20-30 miles per hour with waves 10-100 feet high.
- Tsunamis can happen anywhere along U.S. coasts. Coasts that border the Pacific Ocean or Caribbean have the greatest risk.
- If you are under a Tsunami Warning:
 - If caused by an earthquake, Drop, Cover, then Hold On to protect yourself from the earthquake first.
 - Get to high ground as far inland as possible
 - Be alert to signs of a tsunami, such as a sudden rise or draining of ocean waters.
 - Listen to emergency information and alerts. Always follow the instructions from local emergency managers.
 - Evacuate: DO NOT wait! Leave as soon as you see any natural signs of a tsunami or receive an official tsunami warning.
 - If you are in a boat, go out to sea.
- Prepare
 - Learn the signs of a potential tsunami, such as an earthquake, a loud roar from the ocean, or unusual ocean behavior, such as a sudden rise or wall of water or sudden draining of water showing the ocean floor.
 - Know and practice community evacuation plans.
 - Sign up for your community's warning system.
- More information from [ready.gov](https://www.ready.gov)

Volcanoes

- What is a Volcano?
 - A volcano is an opening in the Earth's crust that allows molten rock, gases, and debris to escape to the surface.
 - Alaska, Hawaii, California, and Oregon have the most active volcanoes, but other states and territories have active volcanoes, too.
 - Volcanic ash can travel hundreds of miles and cause severe health problems.
 - Volcanoes can contaminate water supplies, damage machinery, & reduce visibility.
 - Volcanoes can create smog and harmful gases that threaten low-lying areas, make it hard to breathe, and irritate the skin, eyes, nose, and throat.
- If you are under a Volcano Warning:
 - Listen for emergency information and alerts.
 - Follow evacuation or shelter orders. If advised to evacuate, do so early.
 - Reduce your ash exposure by doing the following:

- Limit your time outdoors and use a dust mask or cloth mask as a last resort if you must be outside.
 - Avoid areas downwind and river valleys downstream of the volcano.
 - Take temporary shelter from volcanic ash in the location where you are.
 - Cover ventilation openings and seal doors and windows.
 - Avoid driving in heavy ash. If you must drive, keep the windows up and do not use the air conditioning system.
 - Do not get on your roof to remove ash.
 - Stay indoors until authorities say it is safe to go outside.
- More information from the [USGS](#) and [ready.gov](#)

Wildfires

- California’s Safer from Wildfires Program
 - The ultimate goal is protecting consumers by reducing wildfire risk in their communities, making insurance available and affordable for all Californians.
 - This “ground up” approach for wildfire resilience has three layers of protection — for the structure, the immediate surroundings, and the community — to prevent wildfires from catching and spreading to other homes and businesses in the neighborhood.
 - For more information see the [CA Dept. of Insurance](#).
- Zone 0 – Ember-Resistant Zone (0 to 5 feet)
 - This zone includes the area under and around all attached decks, and requires the most stringent wildfire fuel reduction.
 - Use hardscape like gravel, pavers, concrete and other noncombustible mulch materials. No combustible bark or mulch.
 - Remove all dead and dying weeds, grass, plants, shrubs, trees, branches and vegetative debris (leaves, needles, cones, bark, etc.); Check your roofs, gutters, decks, porches, stairways, etc.
 - Remove all branches within 10 feet of any chimney or stovepipe outlet.
 - Limit plants in this area to low growing, nonwoody, properly watered and maintained plants.
 - Limit combustible items (outdoor furniture, planters, etc.) on top of decks.
 - Relocate firewood and lumber to Zone 2.
 - Replace combustible fencing, gates, and arbors attach to the home with noncombustible alternatives.
 - Consider relocating garbage and recycling containers outside this zone.

- Consider relocating boats, RVs, vehicles and other combustible items outside this zone.
- Zone 1 – Lean, Clean and Green Zone (5 to 30 feet)
 - Remove all dead plants, grass and weeds (vegetation).
 - Remove dead or dry leaves and pine needles from your yard, roof and rain gutters.
 - Remove branches that hang over your roof and keep dead branches 10 feet away from your chimney.
 - Trim trees regularly to keep branches a minimum of 10 feet from other trees.
 - Relocate wood piles to Zone 2.
 - Remove or prune flammable plants and shrubs near windows.
 - Remove vegetation and items that could catch fire from around and under decks, balconies and stairs.
 - Create a separation between trees, shrubs and items that could catch fire, such as patio furniture, wood piles, swing sets, etc.
- Zone 2 – Reduce Fuel Zone (30 to 100 feet)
 - Cut or mow annual grass down to a maximum height of 4 inches.
 - Create horizontal space between shrubs and trees.
 - Create vertical space between grass, shrubs and trees.
 - Remove fallen leaves, needles, twigs, bark, cones, and small branches. However, they may be permitted to a depth of 3 inches.
 - All exposed wood piles must have a minimum of 10 feet of clearance, down to bare mineral soil, in all directions.
- Roof
 - The roof is the most vulnerable part of your home. Homes with wood or shingle roofs are at high risk of being destroyed during a wildfire.
 - Build your roof or re-roof with materials such as composition, metal, clay or tile. Block any spaces between roof decking and covering to prevent embers from catching.
 - Remove accumulated vegetative debris from the roof.
- Vents
 - Vents on homes create openings for flying embers.
 - Cover all vent openings with 1/16-inch to 1/8-inch metal mesh. Do not use fiberglass or plastic mesh because they can melt and burn.
 - Use Ember and flame resistant vents (WUI vents).
- Eaves and Soffits
 - Eaves should be boxed in (soffited-eave design) and protected with ignition-resistant* or noncombustible materials.
- Windows

- Heat from a wildfire can cause windows to break even before the home is on fire. This allows burning embers to enter and start fires inside. Single-paned and large windows are particularly vulnerable.
- Install dual-paned windows with one pane of tempered glass to reduce the chance of breakage in a fire.
- Consider limiting the size and number of windows that face large areas of vegetation.
- Install screens in all usable windows to increase ember resistance and decrease radiant heat exposure
- Walls
 - Wood products, such as boards, panels or shingles, are common siding materials. However, they are flammable and not good choices for fire-prone areas.
 - Build or remodel your walls with ignition resistant* building materials, such as stucco, fiber cement wall siding, fire retardant, treated wood, or other approved materials. This is especially important when neighboring homes are within 30-feet of the home.
 - Be sure to extend materials from the foundation to the roof.
 - Smaller spaces, such as the roof-to-wall area, should have their siding replaced with a noncombustible material.
- Decks
 - Surfaces within 10 feet of the building should be built with ignition-resistant*, noncombustible, or other approved materials.
 - Create an ember-resistant zone around and under all decks and make sure that all combustible items are removed from underneath your deck.
 - If a deck overhangs a slope, create and maintain defensible space downslope from the deck to reduce the chances of flames reaching the underside of the deck.
- Rain Gutters
 - Keep rain gutters clear or enclose rain gutters to prevent accumulation of plant debris.
 - Install a corrosion-resistant and noncombustible metal drip edge for additional protection of the combustible components on your roof's edge.
 - Use a noncombustible gutter cover to prevent buildup of debris and vegetation in the gutter.
- Patio Cover
 - Use the same ignition-resistant* materials for patio coverings as a roof.
- Chimney

- Cover your chimney and stovepipe outlets with a non-flammable screen. Use metal screen material with openings no smaller than 3/8-inch and no larger than 1/2-inch to prevent embers from escaping and igniting a fire.
- Close the fireplace flue during fire season when the chimney is not being used.
- Garage
 - Have a fire extinguisher and tools such as a shovel, rake, bucket, and hose available for fire emergencies.
 - Add a battery back-up to the garage door motor so that the garage can easily be operated if power is out.
 - Install weather stripping around and under the garage door to prevent embers from blowing in.
 - Store all combustible and flammable liquids away from ignition sources.
 - Treat windows and vents in the garage the same way as if it was a part of the house.
- Fences
 - Best practice is to separate your fence from your house or upgrade the last 5-feet of the fence to a noncombustible material to reduce the chance of the fence from bringing fire to your home.
- Driveways and Access Roads
 - Driveways should be built and maintained in accordance with state and local codes to allow fire and emergency vehicles to reach your home. Consider maintaining access roads with a minimum of 10 feet of clearance on either side, allowing for two-way traffic.
 - Ensure that all gates open inward and are wide enough to accommodate emergency equipment.
 - Trim trees and shrubs overhanging the road to allow emergency vehicles to pass.
- Address
 - Make sure your address is clearly visible from the road.
- Water Supply
 - Consider having multiple garden hoses that are long enough to reach all areas of your home and other structures on your property. If you have a pool or well, consider getting a pump.
- Get Set
 - Prepare your family and home ahead of time for the possibility of having to evacuate. Ensure you have a plan of what to take and where to go. Check with hotels, motels and campgrounds to learn if they are open.
 - Learn about your community's response plan for each disaster and determine if these plans have been adapted because of COVID-19.
- Evacuate

- When wildfire strikes, go early for your safety. Take the evacuation steps necessary to give your family and home the best chance of surviving a wildfire.
- Apply for FEMA disaster assistance at [disasterassistance.gov](https://www.disasterassistance.gov)
- More tips and diagrams from [CALFIRE](https://www.calfire.ca.gov/)

Winter Weather

- Preparation
 - Prepare your home to keep out the cold with insulation, caulking and weather stripping.
 - Learn how to keep pipes from freezing.
 - Install and test smoke alarms and carbon monoxide detectors with battery backups.
 - Gather supplies in case you need to stay home for several days without power.
 - Keep in mind each person's specific needs, including medication.
 - Remember the needs of your pets.
 - Have extra batteries for radios and flashlights. If you are unable to afford your heating costs, weatherization or energy-related home repairs, contact the [Low Income Home Energy Assistance Program](https://www.liheap.org/) (LIHEAP) for help.
 - Pay attention to weather reports and warnings of freezing weather and winter storms.
 - Create an emergency supply kit for your car. Include jumper cables, sand, a flashlight, warm clothes, blankets, bottled water, and non-perishable snacks. Keep the gas tank full.
 - Learn the signs of and basic treatments for frostbite and hypothermia.
- More tips from [ready.gov](https://www.ready.gov/)

Disclaimer: This information was compiled by the Property & Liability Resource Bureau using information and recommendations from various governmental agencies and non-profit organizations. Links to sources are provided in the document. Recommendations may differ from source to source. The Property and Liability Resource Bureau makes no guarantee, expressed or implied, regarding the correctness of the interpretations presented in this data set and accepts no liability for the consequences of decisions made by others on the basis of the information presented here.

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