

Steps To Take After a Natural Disaster

When a natural disaster such as flood, fire, hurricane, tornado, earthquake, or winter storm damages or destroys your home or neighborhood, everything changes. In the time immediately after the disaster, there are steps you can take to keep yourself and loved ones safe, and to secure help for the future.

The First 24 Hours

After making sure that you and those you live with are safely out of harm's way, you should do the following:

- Take anyone who is injured, weak, extremely distressed, or has any other unusual symptoms, to seek medical help right away.
- Check up on your neighbors -especially disabled persons, children who may have been alone when the disaster struck, and elderly people who may stay inside from fear or disability.
- If you can safely turn off your gas and electricity, do so. Let utility crews turn them back on when they determine it's safe to do so.
- If you have been evacuated or forced to leave your home, don't be in any hurry to go back into your home. There are many risks, from floors or ceilings giving way to live wires to gas leaks. Wait until emergency personnel have told you it is okay.
- Report any downed power lines or broken gas lines right away.
- Stay off the roads so emergency workers can move quickly. And stay out of their way as they work.
- Keep listening to radio or TV for news - about what to do, where to go, what places are dangerous (roads with fallen trees, unsafe bridges), and how to contact the local disaster relief services.
- If there is a fire hydrant near your home, clear away any debris so the fire department has easy access to it.
- Notify your employer if you can't get to work because of the disaster.
- Contact your insurance agent or company.
- Secure the necessities, like water, food and shelter.
 - **Water:**
 - Don't ration water. Drink what you need, and keep looking for more. You can minimize what you need, though, by reducing activity and keeping cool. Children, nursing



mothers, and ill people may need even more than most.

- Don't drink floodwater, which is likely to be contaminated; water from water beds, which has pesticides and other chemicals; or any water that is dark, has an odor, or has any material floating in it.
- **Food:**
 - Eat at least one well-balanced meal each day to keep your strength up.
 - If your stove isn't working, you can use a fireplace (if the chimney isn't damaged), candle warmers, chafing dishes, or fondue pots. Charcoal grills and camp stoves should only be used outdoors, and any fire should be outdoors. Even in an open carport, a fire can send sparks into the roof and start a house fire.
 - Canned food doesn't need to be heated, but if you want to heat food in the can, be sure to open the can and take off the paper label first.
 - If you are without power and refrigeration, first use up perishable food from the refrigerator, then from the freezer.
- **Shelter:**
 - The American Red Cross and other volunteer agencies set up shelters for people whose homes are destroyed or too dangerous to stay in. The Federal Emergency Management Agency (FEMA) can provide housing assistance if your home was damaged or destroyed. Call 800-462-9029 (TTY: 800-462-7585).

Where To Get Emergency Assistance

There are local, national, and government organizations that offer help during emergencies and disasters. If your property was not insured, these organizations may be able to help with rebuilding expenses as well:

Federal Emergency Management Agency (FEMA) Register for disaster assistance by calling: 1-800-621-FEMA (3362)

<http://www.fema.gov>; <https://disasterhelp.gov>

The American Red Cross

1-800-HELP-NOW (1-800-435-7669)

<http://www.redcross.org>

National Hurricane Center

<http://www.nhc.noaa.gov>

The Salvation Army



<http://www.salvationarmyusa.org>

The United Way

2-1-1

<http://www.211.org>

A Disaster Recovery Center may be established in or near the community affected by the disaster. There you can meet with representatives of federal, state, local, and volunteer agencies.

Local churches, service organizations (such as the Kiwanis Club, Lions, or Knights of Columbus), large local employers, and local newspapers and banks may offer help.

Long Term Recovery

After you have met your immediate needs and are ready to begin recovery, prepare by:

- Replacing important documents that were lost or destroyed such as your driver's license, auto registration, bank books, insurance policies, health insurance cards, credit cards, titles to deeds, stocks and bonds, wills, and other important documents.
- Saving receipts for all your expenses, or at least keeping a record of them. These will help both in filing an insurance claim and in claiming losses when you file your income tax return.
- Making lists of all property that was damaged or destroyed. These will prove useful for filing insurance claims or seeking financial assistance. Document as much of the damage as you can with photographs or video. Include as much of the following information as you can for each item:
 - Name, description, model, year, ID number.
 - Where and when you bought it, and the price.
 - Documentation such as a sales slip, canceled check, warranty, or correspondence with the manufacturer or retailer.
 - Description of the damage and what caused it.
 - Photographs that show the item before and after it was damaged.
- Recalling as much as you can that's missing.
- Letting utility companies know if they should stop billing to your home because you can't live in it.
- Getting in touch with creditors to request any needed extensions in payments.

Once you have met your immediate needs for food and shelter, and



have begun the process of rebuilding, the emotional impact of your experience may begin to take its toll. Your Employee Assistance Program is available 24 hours a day, 7 days a week to help you deal with the feelings you may have after surviving this major, life changing event.

For more information access your EAP.

Remember that your confidential **Employee Assistance Program (EAP)** is available and accessible 24/7/365.

Contact your EAP at **1.888.293.6948** or visit workhealthlife.com/standard3.

