

Disaster Preparedness: An Interview With Nancy Harvey Steorts

Tornadoes and hurricanes and earthquakes! From the tornadoes in Tuscaloosa to Hurricane Irene, natural disasters strike new areas and dress front page news almost monthly nowadays, making preparedness crucial. Anticipating the storm before it hits and knowing what to do afterward are extremely important, as is insurance for flooding and storm damage, says Hon. Nancy Harvey Steorts, Former Chair, U.S. Consumer Product Safety Commission.

“It’s really a wake-up call for everyone to look at their insurance policy and increase the coverage,” Steorts says in regards to the aftermath of Hurricane Irene and this summer’s earthquakes. “Most people think they’re covered and realize too late that they are not.” People were in hurricanes that have never been in a hurricane before she says, adding that this is why everyone needs to have a separate flood insurance policy. Steorts recommends how to file claims for damage from hurricanes.

- 1) Check your individual homeowner’s policy for precise information on what is covered related to damage from the specific storm.
- 2) If a tree falls on your home, garage or other insured structure, it is covered under your standard homeowner’s policy for damage to structure and contents within.
- 3) If a tree falls on your neighbor’s property, the claim is filed by the neighbor on their homeowner policy. However, if their insurance company should find that the tree was not taken care of properly or was diseased, they could try to collect from the person whose property the tree is on.
- 4) You need to check your specific insurance policy, related to the actual removal of the tree as to what expenses are covered.
- 5) If a tree blocks a driveway or ramp of handicapped person, it may be covered.
- 6) If tree hits a car, it comes under the comprehensive plan of auto insurance.
- 7) Businesses have separate policies for trees, and endorsements can be used for additional coverage for expensive landscaping.
- 8) Insurers give priority to those with the most devastating damage.
- 9) Damage from flooding is covered under a separate flood policy from FEMA, called the National Flood Insurance Program.
- 10) If insured structure is not damaged, there is no coverage.
- 11) For hurricane deductibles, the policy should state an exact amount of deductible. This may depend on the "trigger" related to the specific wind speed. Check with your insurance agent or insurance company for the amount.
- 12) Document everything that happened and take pictures or video the property.
- 13) Find all receipts of everything that is being claimed. Take detailed inventory of all damaged or destroyed personal property: describe item, date of purchase, age of item, cost at the time of purchase and replacement cost. Receipts and cancelled checks are critical!
- 14) Call and report losses to your insurance company immediately.
- 15) Make temporary repairs without endangering yourself. Cover broken windows and damaged roofs, and get all the repair receipts.

- 16) Only use licensed, bonded and insured contractors. Check any contractor's references thoroughly, and ask to see licenses.
- 17) Get detailed estimates for repairs.
- 18) Upgrade your insurance policies if you have significant improvements made to your home.
- 19) Check with your individual insurance company for all questions related to your individual situation. Also check with the Insurance Information Institute for more information.
- 20) If you're not satisfied with the way the claim was handled, report your incident to the State Insurance Commissioner's Office.

Steorts highly recommends that people inspect their homes after a natural disaster occurs. "Do a very thorough inspection of the foundation" she says. "Check for cracks, and check every window and skylight to make sure they're still secure." Homeowners should keep both written and photographed records of the damage that has occurred for insurance purposes and for future incidents. In addition to post-storm inspections, Steorts advises homeowners to get annual inspections from certified professionals. This includes chimneysweeps and roof inspections. It might cost about \$300 or \$400 a year, she adds, but it will prevent fires and potential damage that can be much more costly. Steorts gives more recommendations on what to do after a storm.

- 1) Evaluate your storm damage. Take pictures and write down what happened and what you have lost while it is fresh in your mind.
- 2) If you have been evacuated, do not return to your home until officials say it is safe.
- 3) Evaluate the food in your refrigerator. Bacteria forms when food becomes warm, making it unsafe to consume.
- 4) Do not consume food that has been held between 40 degrees and 140 degrees for more than two hours. Throw it out!
- 5) Be creative and use foods that have no required refrigeration.
- 6) Use bottled water for both drinking and food preparation. Tap water could be contaminated.
- 7) For cooking, use a grill outside only, never inside.
- 8) For light, use flashlights if possible. Candles should only be used in candle-proof containers. Never leave a lit candle.
- 9) Check your outside drains and unclog them if possible.
- 10) Check your windows and doors for possible damage. Caulk them if possible.
- 11) Never use a generator indoors, even if a window is open.
- 12) Keep battery operated smoke detectors and carbon monoxide detectors close by in case of a fire or potential carbon monoxide issues.
- 13) Keep everyone including pets away from all wires.
- 14) Ask a friend or neighbor who has electricity if you could recharge your cell phone or laptop computer.
- 15) Check on your neighbors who might be alone or in need.

Once the damage has been evaluated and maintenance is deemed necessary, Steorts says to be wary of contractors. "All kinds of people will show up at your house. Only allow those who are licensed, certified, bonded and insured to fix your home," she says. "And check their licenses!"

Sidebar: Preparedness Tips

Steorts offers tips for Natural Disaster Preparedness:

- 1) Prepare for the specific natural disaster. Different weather emergencies require different preparation.
- 2) Have a personal evacuation plan that has been discussed as a family.
- 3) Listen for evacuation notices from the National Weather Service.
- 4) Listen to a NOAA radio for weather specifics and have extra batteries in case of an electrical outage.
- 5) Prepare an emergency supply kit with supplies for at least five days. Water, food, medicines and first-aid supplies are a must.
- 6) Do not evacuate unless told to do so. Stay away from windows.
- 7) Unplug all small appliances including computer to prevent electrical surges.
- 8) Prepare food ahead of time. Dry ice will help keep it fresh.
- 9) Fill the bath tub and pans with water in case you need fresh water after the storm.
- 10) Know you area's storm history so that you can prepare yourself and your family for unexpected problems.
- 11) Bring in all outside furniture, outdoor decorations and anything that could be picked up by the wind. This would include plants that are in containers.
- 12) If there is time, caulk any holes on the outside of the house where water could come in. Get sand bags to put in from of the doors where water can enter.
- 13) Check windows to be sure they are tight. Check skylights as well. Caulk and repair any damages.
- 14) Close the chimney vents.
- 15) Stay inside the house and away from all doors and windows.
- 16) Have a family communication plan so that there is a contact out of the area who everyone can call in case cell phone coverage within the area is not operative.
- 17) Check all outside drains to be sure they are not clogged.
- 18) Have a buddy system within your neighborhood so that everyone has someone checking up on them.
- 19) If you are evacuated, do not return home until local officials tell you it is safe to do so.
- 20) For more information, consult, the National Weather Service ([nws.noaa.gov](https://www.nws.noaa.gov)) and the American Red Cross ([redcross.org](https://www.redcross.org))