



2017 GUIDE TO

Hurricane Readiness

Hurricane Season

June 1 – November 30

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Gather Information

Know if you live in an evacuation area. Assess your risks and know your home's vulnerability to storm surge, flooding and wind. It's also important to understand National Weather Service watches and warnings.

Contact your local National Weather Service office and local government/emergency management office. Find out what type of emergencies could occur and how you should respond.

Important Contacts

Keep a list of contact information for reference

- Emergency Management Offices
- County Law Enforcement
- County Public Safety Fire/Rescue
- State, County and City/Town Government
- Local Hospitals
- Local Utilities
- Local American Red Cross
- Local TV Stations
- Local Radio Stations
- Your Property Insurance Agent



The most severe hurricane winds are usually found in the storm's right-front quadrant.

Watches & Warnings Explained

TROPICAL STORM WATCH

An announcement that tropical storm conditions are possible within the specified area.

HURRICANE WATCH

An announcement that hurricane conditions are possible within the specified area.

ACTION

During a watch, prepare your home and review your plan for evacuation in case a Hurricane or Tropical Storm Warning is issued. Listen closely to instructions from local officials.

TROPICAL STORM WARNING

An announcement that tropical storm conditions are expected within the specified area.

HURRICANE WARNING

An announcement that hurricane conditions are expected within the specified area.

ACTION

During a warning, complete storm preparations and immediately leave the threatened area if directed by local officials.

EXTREME WIND WARNING

Extreme sustained winds of a major hurricane (115 mph or greater), usually associated with the eyewall, are expected to begin within an hour.

ACTION

Take immediate shelter in the interior portion of a well-built structure.

Make a Plan

Hurricanes don't only affect people living along the coast. They can still cause damage even if you live hundreds of miles from the shore. If you're in an area where hurricanes are a risk, you need a plan.

Always Be Ready

Even if there's no risk of a hurricane right now, make sure you and your family are prepared.

- Stock up on emergency supplies for your home and car.
- Write down emergency phone numbers and keep them near every phone in your house or on the refrigerator. Program them into your cell phone, too.
- Buy a fire extinguisher and make sure your family knows where to find it and how to use it. Read the National Fire Protection Association's tips for using fire extinguishers.
- Find out where the nearest shelter is and the different routes you can take to get there if you have to leave your home.
- Make sure that everyone in your family knows what the warning sirens in your area sound like and what to do if they go off.



40% of the hurricanes that make landfall in the United States hit Florida. The warm waters of the West Atlantic and the Gulf of Mexico create more favorable conditions for

Get Your Emergency Supplies Ready

FOOD AND MEDICINE SUPPLIES

- Clean containers for water
- At least 5 gallons of water per person (which should be enough to last 3 to 5 days)
- A 3 to 5 day supply of food that doesn't go bad (like canned food)
- Baby food or formula
- Prescription medicines

SAFETY ITEMS

- First aid kit and instructions
- Fire extinguisher
- Battery-powered radio
- Flashlights
- Extra batteries
- Sleeping bags or extra blankets
- Supplies to make drinking water safe (like iodine tablets or chlorine bleach)

PERSONAL CARE PRODUCTS

- Hand sanitizer
- Wet cleaning cloths (like baby wipes) in case you don't have clean water
- Soap
- Toothpaste
- Personal Hygiene Items
- Diapers

MAKE AN EMERGENCY CAR KIT

In case you need to leave quickly during a hurricane, always keep an emergency kit in your car, too. Make sure you include:

- Food that doesn't go bad (like canned food)
- Flares
- Jumper cables (sometimes called booster cables)
- Maps
- Tools, like a roadside emergency kit
- A first aid kit and instructions
- A fire extinguisher
- Sleeping bags
- Flashlight and extra batteries

Prepare Your Home

Preparing your home to withstand high winds can mean the difference between minor and major repairs after a hurricane. That's why it's so important to strengthen your home to resist high winds. Getting your yard ready to weather the storm can also keep you and your home safe. High winds can turn even the heaviest items into deadly projectiles that can break through your windows, doors and even walls.

Some key tips:

- Properly prune trees and shrubs before any storms threaten. Do not leave piles of branches that can become missiles in high winds.
- If your roof needs replacement, a new one can be installed to meet stronger building codes.
- Shutter your windows. Glass can be broken by flying debris. Protecting your windows can keep storm winds and rain out and your roof on. Duct tape provides no protection.
- Check weather stripping and caulking around windows and doors, replacing if necessary.
- Check your garage door. If your door needs replacing, look for a reinforced, wind-rated model.
- Think about other improvements. The Federal Alliance for Safe Homes has step-by-step instructions for reinforcing your home's roof, gable ends and other vulnerable areas (www.flash.org).
- If you have questions about your home's storm readiness, consider having a home inspector review your home's condition.
- Double check your homeowner's insurance policy.



Over 1/3 of cat and dog owners don't have a disaster preparedness plan in place for their animals. Help neighbors and friends come up with a hurricane plan for their pets.

Categories & Damage

Category 1 Hurricanes

Hurricane with sustained wind speeds of 74 mph to 95 mph are classified as Category 1 strength. Category 1 hurricanes can cause damage to unanchored mobile homes and some signs. Loose outdoor objects (like lawn furniture) can become projectiles and make matters worse, as flying debris can break windows and strike people and cars. Trees can also be severely damaged by Category 1 hurricane winds, with large branches breaking and some trees being completely uprooted. Power outages may result.

Category 2 Hurricanes

Category 2 hurricanes have winds of 96 to 110 mph. A major problem with Category 2 hurricanes is that winds are strong enough to break power poles, which can in turn create blackouts. Category 2 hurricane winds can also cause damage to residential roofs, windows, and doors. Even windows in big buildings like skyscrapers can be damaged and broken.

Category 3 Hurricanes

Any hurricane of Category 3 strength or higher is considered a "major" hurricane. A Category 3 hurricane has winds of 111 to 130 mph. Along with the type of damage noted above also comes the destruction of some buildings, particularly unanchored or older mobile homes. Other small buildings like sheds and detached garages can also be damaged and destroyed by Category 3 winds. Blackouts may cover large areas.

Category 4 Hurricanes

Category 4 hurricanes are very strong, with winds of 131 to 155 mph. Many types of buildings, including houses, mobile homes, and stores can suffer extreme damage and even destruction. Signs are also destroyed. Trees are snapped and uprooted. Blackouts will be long and widespread.

Category 5 Hurricanes

A Category 5 hurricane packs winds of more than 155 mph. Category 5 hurricanes cause absolute devastation. Most buildings in the path of the eye of a landfalling Category 5 hurricane are damaged or destroyed. Trees are blown over. Signs are destroyed. Power lines are knocked over. Some towns hit by Category 5 hurricanes take years to recover, as was the case with Homestead, Florida, which suffered catastrophic devastation after Hurricane Andrew hit in 1992.

Evacuate or Stay at Home?

If a hurricane is coming, you may hear an order to evacuate. Never ignore an order to evacuate. Even sturdy, well-built houses may not hold up against a hurricane. Staying home to protect your property is not worth risking your health and safety. You may also hear an order to stay at home. Sometimes, staying at home is safer than leaving.

If You Need to Evacuate

- Only take what you really need with you, like your cell phone, medicines, identification (like a passport or license), and cash.
- Make sure you have your car emergency kit.
- If you have time, turn off the gas, electricity, and water. Also unplug your appliances.
- Follow the roads that emergency workers recommend even if there's traffic. Other routes might be blocked.

If You Need to Stay Home

- Keep listening to the radio or TV for updates on the hurricane.
- Stay inside. Even if it looks calm, don't go outside. Wait until you hear or see an official message that the hurricane is over. Sometimes, weather gets calm in the middle of a storm but then gets worse again quickly.
- Stay away from windows. You could get hurt by pieces of broken glass during a storm. Stay in a room with no windows, or go inside a closet. You can even protect yourself by getting in a bathtub and covering it with a sheet of plywood.
- Be careful. Winds can blow debris — like pieces of broken glass and other objects — at high speeds. Flying debris is the most common cause of injury during a hurricane. You're also at a higher risk of breaking a bone or cutting yourself on loose nails, metal, or other objects.
- Be ready to leave. If emergency authorities order you to leave or if your home is damaged, you may need to go to a shelter or a neighbor's house.
- If your home has been damaged, review your homeowners insurance policy and immediately contact your insurance carrier.

Review Your Evacuation Checklist

If a hurricane evacuation is ordered, residents are encouraged to stay with family members or friends in an inland, non-evacuation area. If you need to evacuate, it's important to bring:

- Bedding
- Infant & child care items, such as formula, diapers, toys, etc.
- Cash
- Personal hygiene items
- Comfort materials, such as books, magazines, etc.
- Prescription and over-the-counter medications
- Drinking water
- Snacks
- Extra clothing
- Special items for family members who are elderly or disabled
- Emergency Supplies

Resources

FPL Outage

1-800-4-OUTAGE (1-800-468-8243)

AT&T Landline Repair

1-877-737-2478

AT&T Business Repair

1-866-620-6900

Duke Energy Outage Line

1-800-228-8485

Elder Helpline

1-800-96-ELDER (1-800-963-5337)

Crisis Helpline

211

Water Emergency Line

877-429-1294

United Way Volunteers

561-712-6724

Division of Consumer Services (Report Price Gouging)

1-800-HELP-FLA

Citizens Insurance

800-524-9023

FEMA

1-800-621-3362

Florida Department of Financial Services

1-800-227-8676

Fast Facts: Hurricanes & Insurance

- Florida accounted for 13 percent of all U.S. insured catastrophe losses from 1986 to 2015: \$68.6 billion out of \$515.4 billion, based on data from the PCS division of ISO. (Adjusted for inflation by ISO using the GDP implicit price deflator.)
- Seven of the 10 costliest hurricanes in U.S. history have impacted Florida. Six of these storms occurred within just two years: 2004 and 2005.
- The costliest hurricane, based on insured property losses to Florida, was 1992's Hurricane Andrew. It caused \$24 billion in damage to Florida
- The number of people living in coastal areas in Florida increased by 4.2 million, or 27 percent, from 15.6 million in 2000 to 19.8 million in 2015, according to the U.S. Census Bureau. About 98 percent of the total population of Florida lives in one of the coastal counties.
- The insured value of properties in coastal areas of Florida totaled \$2.9 trillion in 2013, accounting for 79 percent of the state's total insured property exposure, according to an analysis by AIR Worldwide.
- With \$175 billion in potential losses, Tampa Bay is the most vulnerable metro area in the nation to storm surge floods caused by a once-in-a-century hurricane.

Information provided in this guide has been obtained from the following sources.

National Hurricane Center (2016). Hurricane Preparedness—Be Ready. Retrieved from <http://www.nhc.noaa.gov/prepare/ready.php>

Miami-Dade County (2016). Regulatory & Economic Resources. Retrieved from <http://www.miamidade.gov/environment/library/reports/trees-hurricanes.pdf>

Miami-Dade County (2015). Your 2015 Guide to Hurricane Readiness. Retrieved from <https://www.miamidade.gov/hurricane/library/hurricane-guide.pdf>

Pinellas County (2016). The Official All-Hazard Guide for Pinellas County. Retrieved from <http://www.pinellascounty.org/emergency/PDF/survive-the-storm.pdf>

Insurance Information Institute [2017] <http://www.iii.org/>

Property Damage?

When your property incurs damage, it's a stressful situation. It's common to take relief in the fact that you have purchased an insurance policy to cover your damages, should you ever need it. You may think that once you've submitted your claim, receiving your money to cover your losses would be a streamlined and dignified process.

However, many insurance policyholders find that it's not at all what they expected. Property damage claims can be complicated, and insurance companies often make it even more challenging for policyholders by delaying, underpaying, or even outright denying claims. Ensure you get what you're entitled to and let the team at Battaglia, Ross, Dicus, & McQuaid, P.A. help.

Jonathon W. Douglas leads the property claim team at BRDM and has seen firsthand how the insurance industry works from the inside out. Having represented some of the largest insurers in the State of Florida, he and his team are poised to help you in your time of need. Let us put our inside knowledge to work for you and don't let your claim get lost in the storm.

Regardless of what kind of damage your property has incurred, consult with our property claims team for a free consultation by calling (727) 381-2300, or visit www.stpetelawgroup.com. You'll be glad you did

Property Damage Estimates

U.S. cities deemed to be most vulnerable to storm surge from a 100-year hurricane, with estimated losses:

- ◇ **Tampa-St. Petersburg, \$175 billion**
- ◇ New Orleans, \$130 billion
- ◇ New York City, \$100 billion
- ◇ Miami, \$80 billion
- ◇ Fort Myers, \$70 billion
- ◇ Galveston-Houston, \$55 billion
- ◇ Sarasota, \$50 billion
- ◇ Charleston, S.C., \$45 billion

Jonathon W. Douglas



A true Florida native, Mr. Douglas graduated from Northeast High School in St. Petersburg before attending the University of Florida where he earned a Bachelor of Arts and Bachelor of Science degrees, both with honors. From there, Mr. Douglas attended Stetson University College of Law where he learned and practiced the art of trial advocacy. Before graduating, Jonathon clerked for the Honorable Shawn Crane and interned at the State Attorney's Office and Public Defender's Office. After graduation, he began his work as an Assistant Public Defender for the Sixth Judicial Circuit and then moved on to defending the rights of the accused in State and Federal Courts as an associate with the Hebert Law Group. While at the Hebert Law Group, Jonathon defended high profile and nationally televised cases.

For the past six years, Mr. Douglas has continued honing his trial skills as a Civil Trial Litigator and partner with Goodis, Thompson & Miller, a premier insurance defense firm in St. Petersburg. He represented some of the largest insurers in the state of Florida and defended the rights of insurance policy holders in matters ranging from bodily injury to complex insurance litigation.

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One of Tampa Bay's leading law firms, we were established in 1958 by founding partner, Anthony S. Battaglia. For over 50 years, we have dedicated ourselves to providing personal, timely and cost-effective representation to individuals and businesses in St. Petersburg, in the state of Florida and throughout the U.S.

Our lawyers are recognized for their skill and experience in handling complex litigation, injury cases, complicated commercial transactions, and corporate matters. While civil and commercial litigation is the firm's largest area of practice, our work also encompasses business and personal transactions, appellate law, employment law, alternative dispute resolution, wills, trusts and probate, real property and title insurance, as well as criminal defense matters.

The firm has been named **"One of the best law firms in America"** by **U.S. News**. The firm is a Tier 1 law firm in their category of Metropolitan law firms. We have earned our reputation for excellence through our dedication to each client, our vast experience in representing people and businesses in litigation and transactional work. We have an extensive trial practice, and we have a record of success in numerous high profile cases involving complicated legal issues.

At Battaglia, Ross, Dicus & McQuaid, P.A., every client is our most important client. Whether you are an individual or you represent a large corporation, a mid-size firm, or a small or startup business, your legal issue will receive the personal attention it deserves.

Clients throughout the Tampa Bay area remain loyal to us because they know we assign experienced and skilled lawyers to handle their legal needs. We are committed to helping every client achieve the best possible outcome to his or her legal matter.



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