

2015



US COAST  
GUARD

BASE MIAMI BEACH  
HURRICANE EVACUATION PACKAGE  
FOR COAST GUARD FAMILIES IN THE 7<sup>TH</sup> CG DISTRICT

## **Table of Contents**

Table of Contents .....	2
Basic Terminology & CG Conditions .....	3
Tropical Weather Terms .....	4
Evacuations and Entitlements .....	6
Hurricane Planning .....	8
Tracking Chart.....	11
Office of Work-Life Programs -Ready Coast Guard.....	12
Flood Zones – Evacuation Zones .....	13
Finding Your Zone .....	14
Make Your Evacuation Plan <a href="http://www.ready.gov/evacuating-yourself-and-your-family">http://www.ready.gov/evacuating-yourself-and-your-family</a> .....	15
CG Civilian Employees .....	16
Planning for Seniors and Special Needs .....	17
Planning for Kids.....	18
Practice your Plan – .....	19
Online Kid's Zone - .....	20
Planning for Pets .....	21
Insurance Coverage.....	23
CG Leased & Owned Property Claims.....	25
Social Media .....	27
After the Storm.....	28
Resources.....	29

### Disclaimer of Endorsement

The information provided in this document includes hypertext links or pointers to information created and maintained by other public and/or private organizations. United States Coast Guard provides these links and pointers solely for our users' information and convenience and do not, in any way, constitute an endorsement of the linked pages or any commercial or private issues or products presented there.

# ***Basic Terminology & CG Conditions***

## ***Hurricane Names***

When storm winds reach 39 mph (34 kts), the cyclones are given names. Years ago, an international committee developed names for Atlantic cyclones. In 1979 a six year rotating list of Atlantic storm names was adopted — alternating between male and female hurricane names. Storm names are used to facilitate geographic referencing, for warning services, for legal issues, and to reduce confusion when two or more tropical cyclones occur at the same time. Through a vote of the World Meteorological Organization Region IV Subcommittee, Atlantic cyclone names are retired usually when hurricanes result in substantial damage or death or for other special circumstances. The names assigned for the period between 2014 through 2016 are shown below.

### **2015**

Ana  
Bill  
Claudette  
Danny  
Erika  
Fred  
Grace  
Henri  
Ida  
Joaquin  
Kate  
Larry  
Mindy  
Nicholas  
Odette  
Peter  
Rose  
Sam  
Teresa  
Victor  
Wanda

### **2016**

Alex  
Bonnie  
Colin  
Danielle  
Earl  
Fiona  
Gaston  
Hermine  
Ian  
Julia  
Karl  
Lisa  
Matthew  
Nicole  
Otto  
Paula  
Richard  
Shary  
Tobias  
Virginie  
Walter

# ***Tropical Weather Terms***

Know what alerts mean by learning useful tropical weather terms:

- **Tropical Wave:** The most common of tropical disturbances, with about 100 forming each season. These lack a closed circulation, which is when there are winds circling in every direction. Wind speeds are usually less than 20 knots, or 25 mph.
- **Tropical Depression:** A tropical wave becomes a depression when there is the presence of a closed circulation, and sustained winds are 20 knots, or 25 mph and persistent showers and thunderstorms. At this point, the system is typically still quite disorganized.
- **Tropical Storm:** A tropical depression becomes a tropical storm when shower and thunderstorm activity moves over the closed circulation, and sustained winds reach at least 34 knots, or 39 mph. At this point, the system is capable of causing minimal wind damage.
- **Hurricane:** A tropical storm becomes a hurricane when the closed circulation becomes an eye, and sustained winds reach at least 64 knots, or 74 mph. At this point, the system is capable of causing more significant wind and surge damage.
- **STORM WATCH/HURRICANE WATCH:** Indicates tropical storm or hurricane "conditions" are possible in your area within the next 36 hours.
- **STORM WARNING/HURRICANE WARNING:** Tropical storm or hurricane "conditions" are expected in your area within 24 hours. "Conditions" indicate that winds, surge, waves, flooding, tornadoes, or any combination of those typical of a tropical storm or a hurricane are possible.
- **Storm Surge:** An increase in sea level water height from the average. Storm surge can come ashore several hours before the eye of a tropical storm makes landfall and can destroy low elevation coastal areas.
- **Tornadoes:** Commonly form from outer bands and are a threat well inland of the hurricane strike zone.
- **SAFFIR SIMPSON SCALE:** Hurricanes vary in wind strength, central barometric pressure, size, storm surge height and destructive potential. The Saffir Simpson Scale classifies hurricanes in categories 1 through 5 based on wind speed. This scale is commonly used to rate the damage potential of the hurricane.
- **EYEWALL:** The organized band of intense convection immediately surrounding the center or eye of a tropical cyclone. The strongest winds of a hurricane are usually in the eyewall.
- **EYE:** The relatively calm center of a hurricane has weak winds. Skies can appear partly cloudy to clear. The average eye diameter is about 20 miles, though it can range from 5 to 60 miles.
- **RAIN BANDS:** Air travels counterclockwise around a tropical cyclone in the Northern Hemisphere and often converges in narrow spiral bands of rain that extend away from the circulation center. These are associated with very heavy rain and stronger winds than areas on either side of the band.

## THE SAFFIR-SIMPSON HURRICANE WIND SCALE

Category	Sustained wind speed (mph)	Wind damage	Historical example
1	74-95	Very dangerous winds will produce some damage	Hurricane Dolly, 2008, South Padre Island, Texas
2	96-110	Extremely dangerous winds will cause extensive damage	Hurricane Frances, 2004, Port St. Lucie, Florida
3	111-129	Devastating damage will occur	Hurricane Ivan, 2004, Gulf Shores, Alabama
4	130-156	Catastrophic damage will occur	Hurricane Charley, 2004, Punta Gorda, Florida
5	More than 157	Catastrophic damage will occur	Hurricane Andrew, 1992, Cutler Ridge,

### ***Coast Guard Conditions***

The Coast Guard uses a guideline five conditions to determine plans and actions. The conditions are set by the District/Sector Commanders and may be moved up or back depending on projections and analysis. CG members are encouraged to use the same conditions in their personal planning since the CG normally is 12-24 hours ahead of the general public.

Conditions may also be set with modifications (based on storm).

For the purpose of setting Readiness Conditions, “threatening winds” are defined as sustained 34 KTS/39 MPH winds in anticipation of hurricane force winds (64 KTS/74 MPH).

Condition Five. A seasonal condition automatically set by all Coast Guard units from 1 June through 30 November each year.

Condition Four. The readiness condition in which threatening winds (34 KTS) are possible within 72 hours. This condition is automatically set by all Seventh District units from 1 June through 30 November each year unless directed otherwise by the District Commander.

Condition Three. The readiness condition in which threatening winds (34 KTS) are possible within 48 hours.

Condition Two. The warning condition in which threatening winds (34 KTS) are possible within 24 hours.

Condition One. The danger condition in which threatening winds (34 KTS) are possible within 12 hours.

## **Evacuations and Entitlements**

What can you expect if a major hurricane threatens your neighborhood? Are you in a mandatory evacuation zone? Where can you go?

**If you must evacuate, your choices are: (1) Coast Guard designated safe haven; (2) evacuate to friends/relatives; or (3) evacuate to local shelters.**

### **Evacuation policy and procedures:**

**Ordering authority.** In general, only the District Commander or higher CG or DHS authority may order evacuation of dependents for the purpose of authorizing entitlements. Military members and civilian employees may be placed on TDY orders. All members on active duty orders and their dependents including CGHQ, DCMS, LANTAREA, PACAREA, FORECOM, JIAFT-S, and all other CG units located within the D7 AOR are provided support during an incident and will follow the District Commanders evacuation orders. Sector Commanders remain the incident commander for their designated AORs during a hurricane evacuation.

**OCONUS.** For permanent party OPBAT members and OCONUS CG Liaison Officers, the ordering authority is the State Department. In the absence of State Department presence, the senior military commander in country serves as the ordering authority. The District Commander, in the absence of a State Department order, may order the evacuation of dependents. For all other OCONUS locations, the District Commander may order evacuation of military members and their dependents, for the purpose of authorizing entitlements.

**DOD installations.** The ordering authority for CG families residing in DOD housing is normally the DOD installation commander. CG families in DOD housing shall evacuate when ordered by the installation commander. For evacuation entitlements, the District Commander will send a message authorizing entitlements for CG families, to be effective upon the DOD order to evacuate.

**Personnel Support Team (PST):** The PST is the team which will provide a wide range of personnel support services for personnel displaced by emergency evacuation order issued by the D7 District Commander. The PST provides the following services at the safe haven facility, starts travel entitlement process and issues TDY orders, provides employee assistance programs, personnel accountability assistance using CGPAAS, provides daily informational briefs, and in exceptional cases issues debit cards and locating lodging. The PST has established relationships with the visitors bureau and local hotels near the designated safe haven and maintains a listing of hotels with availability. An initial list of hotels with availability will be included in the evacuation order. When deployed to the affected area, the PST can provide Travel Claim submissions, Coast Guard Mutual Assistance Applications and Work-Life support. Depending on severity of damage, additional personnel may be sent to assess damages to government owned/leased housing, assist with relocating displaced families from government housing, household good damage claims for members in government housing or PPV.

**Coast Guard Safe Haven:** If an area affecting Coast Guard families is declared a mandatory evacuation zone by local authorities, the regional Coast Guard District Commander is authorized to designate a "safe haven" evacuation site for Coast Guard non-essential civilian and military employees and their families. If you evacuate and the Coast Guard declares a safe haven for your neighborhood, eligible family members will be entitled to reimbursement by the Coast Guard at standard rates for travel, meals and lodging, and Coast Guard employees will be reimbursed for travel and per diem.

The evacuation authorization order issued by the District Commander will specify the areas to be evacuated as well as the designated safe haven. CG active duty, reserves on active duty, civilian employees and all dependents are encouraged to make their hotel reservations prior to arrival at the safe haven site. Personnel should be prepared to incur several days worth of lodging and meals without reimbursement from evacuation entitlements. Dependents should ensure that they have enough cash/personal credit cards available to secure several days worth of lodging.

*Once an evacuation order has been issued by the District Commander, members with Government Travel Charge Cards (GTCC) may use them to secure lodging.*

**Dependent expenses: Members shall not** use their GTCC for dependent expenses. Transportation tickets for dependents must be charged to the Centrally Billed Account (CBA). Lodging and meals other than for the actual cardholder shall be procured using authorized travel advances.

Pre-designated safe haven sites are not mandatory, but highly encouraged.

Unless directed otherwise, military members may elect to evacuate to a non-designated safe haven area (i.e., family, friends) but will be reimbursed only to the extent of round-trip travel from home to a designated safe haven area and per diem allowances IAW paragraph 5.d. Similarly, food and lodging costs will be reimbursed not to exceed the published per diem rate for the designated safe haven site for the time the evacuation order is in effect. Costs incurred beyond those mentioned above will not be reimbursed.

**Voluntary evacuation:** While the District Commanders evacuation order will normally be issued only after mandatory evacuation areas are established, there is nothing to preclude an individual or family decision to evacuate ahead of local/civil/D7 authority order. Those who choose to voluntarily evacuate their homes in advance of a hurricane will be eligible for reimbursement only for entitlements authorized during the period of time that a mandatory CG evacuation order is in effect for the area in which their home is located. After storm passage, all CG personnel shall report their accountability to their command via CGPAAS at <https://cgpaas.uscg.mil>. The PST can assist members to report their accountability. Members should still contact their local chain of command for their recall status

***Will your active duty spouse be able to evacuate with you?*** That will depend on his or her unit's requirements. Remember you must save all hotel and toll receipts in order to be reimbursed for these costs. The Coast Guard Personnel Support Team (PST) will be deployed to a hotel conference room. The exact hotel and phone number will be released when the evacuation order is given. All personnel and dependents should seek hotel reservations on their own in the safe haven area. In the event the evacuee is unable to find lodging, the evacuation team will be able to assist in coordinating lodging for all Coast Guard active duty, reservists on active duty and civilian employees and authorized dependents, whether accompanied or not by the Coast Guard member.

**Entitlements** begin when evacuation orders are issued and will cease when evacuees return to habitable dwellings at, or near, their duty station and when the District Commander issues a termination order. Habitable dwelling is defined as no major damage to structure, basement, foundation, roof, no flooding or previous flooding, no collapsed walls or walls penetrated by large objects, and the following utilities in good working order: electricity, potable water, and heating source in winter months. Affected members and their dependents should check in with the PST to obtain travel orders which will authorize reimbursement for travel entitlements as authorized in the evacuation order. Affected members who evacuate to an alternate location, should also check in with the PST at 305-290-3848. Location and time of arrival for the PST will be released when an evacuation order is given and included in the evacuation message along with an initial list of hotels with availability. Information and contact numbers for evacuees will be available at <http://www.uscg.mil/BaseMiamiBeach/Hurricane.asp>. In most cases, evacuation orders are issued at the designated safe haven by the PST and provided directly to the evacuees to expedite travel claim submission.

CG Active duty personnel, CG reserves on active duty, and CG civilian employees will be issued TDY orders to cover authorized evacuation entitlements. These orders should be prepared by the D7 PST at the safe haven. It is imperative that evacuated personnel contact the PST once they have arrived at their safe haven, and check in daily by 1400 for updates. Travel claims must be filed as soon as practicable. If the damage is significant, the PST will be deployed to the affected area and will assist authorized evacuees with their TDY claim.

Pets are not allowed on Coast Guard aircraft, in most community shelters, hotels or DOD installations. Members must make alternate plans for their pets. Pet friendly hotels fill quickly, you are encouraged to make your plan now, know what is available should you need to evacuate, and make reservations in advance of your arrival.

Evacuations may be ordered before and in rare circumstances, after a hurricane. Post-storm evacuations may be ordered when conditions are such that people cannot return to safe and habitable dwellings in a reasonable period of time.

# Hurricane Planning

*Planning ahead will help you have the best possible response to disaster.*

## Talk.

Discuss with your family the disasters that can happen where you live. Establish responsibilities for each member of your household and plan to work together as a team. Designate alternates in case someone is absent. If a family member is in the military, also plan for how you would respond if they are deployed. Include the local military base resources that may be available.

## Plan.

A family hurricane emergency plan is key to your overall hurricane preparedness. Your plan will be your family “playbook.” Be sure to review it regularly with the “team” and update it as the “game” changes. Download this Family Emergency Plan from ready.gov to create your plan [http://www.ready.gov/sites/default/files/documents/files/Family\\_Emergency\\_Plan.pdf](http://www.ready.gov/sites/default/files/documents/files/Family_Emergency_Plan.pdf) and <http://www.nhc.noaa.gov/prepare/>

## Disaster Planning: Mobile Resources

**Apple App only;** **The iii Toolkit App suite** is an easy-to-use and educational integrated mobile solution that features three Apps to help you plan financially and prepare for trouble before it happens. Know your plan, Know your coverage, Know your stuff. Additional functionality includes a built-in Google Crisis Response feed with access to local emergency information.

### Google Play or Apple App Store;

**FEMA App** The FEMA App contains disaster safety tips, an interactive emergency kit list, emergency meeting location information, and a map with open shelters and open FEMA Disaster Recovery Centers (DRCs). <http://www.fema.gov/mobile-resources>

**FEMA text message program** allows you to receive preparedness tips and search for open shelters and disaster recovery shelters.

**American Red Cross** - A hurricane tracker app available for iPhone and Android. Monitor conditions in your area or throughout the storm track, prepare your family and home, find help and let others know you are safe even if the power is out – a must have for anyone who lives in an area where a hurricane may strike or has loved ones who do. To download: text 'GETCANE' to 90999 or search 'Red Cross Hurricane' in the Apple App Store or Google Play.

**More information** and ideas can be found on FEMA’s official social media accounts at [www.facebook.com/FEMA](http://www.facebook.com/FEMA) or [twitter.com/FEMA](https://twitter.com/FEMA) and NOAA’s official accounts at [www.facebook.com/usnoaagov](http://www.facebook.com/usnoaagov) or [twitter.com/NOAA](https://twitter.com/NOAA) .

**Coast Guard personnel** can download the Alert and Warning System Mobile Application app for receiving alerts for reporting in. Check with your CGPAAS Command Officer Representative for installation instructions. Hurricane information is available for events in D7 on the Base Miami Beach website [www.uscg.mil/basemiamibeach/hurricane.asp](http://www.uscg.mil/basemiamibeach/hurricane.asp)

**Disaster Planning; In case of a sudden emergency**, you may have mere minutes to gather your family and important documents and evacuate your home--possibly for good! Get organized now so you can be prepared later. <http://www2.iii.org/video/evacuation-podcast.html>

- Choose two places to meet after a disaster: Right outside your home and outside your neighborhood, in case you cannot return home or are asked to evacuate your neighborhood.
- Choose an out-of-area contact for all members of the family to call in case of disaster. The selected contact person should live far enough away that they would be unaffected by the same event, and they should know they are the chosen contact. Remember that during a disaster, it may be easier to text, email or use land lines to make a phone call.
- Having predetermined meeting places will save time and minimize confusion should your home be affected or if the area is evacuated.



- Verify you have enough insurance and add insurance before the season begins. Don't forget flood insurance as it is not included in your regular home policies.
- Create a Checklist and customize your list of supplies. Everyone needs essentials water, food, etc. Make sure you include your pets, special needs, seniors, children necessities on your list.
- Download local weather aps and setup notifications.

## ***Learn.***

- Each adult in your household should learn how and when to turn off utilities such as electricity, water and gas. Ask your local fire department to show you how to use a fire extinguisher.
- Tell everyone in the household where emergency information and supplies are kept. Make copies of the information for everyone to carry with them. Keep the information updated.
- Practice evacuating your home twice during the hurricane season. This should be done on 1 June and again when a hurricane has potential impact. Drive or simulate your planned evacuation route and plot alternate routes on a map in case main roads are impassable or gridlocked.
- Don't forget the Kids. Children's fears can stem from their imaginations and adults should take these feelings very seriously. Don't underestimate their perceptions and imaginations. See the section "Planning for Kids" for tips and resources.
- Include special needs and those with disabilities in your plan. If you have family members with a special need or disability, extra measures to ensure their preparedness must be taken. See the section "Planning for Seniors and Special Needs" for tips and resources.
- Don't forget the pregnant spouses who must report to the hospital during a storm (those seven months or more gestation).
- Include your pets. If you must evacuate, take your animals with you. If it is not safe for you to remain, it is not safe for them. Most shelters will not accept pets and most hotels don't either. Pet kennels may be available but fill up fast so arrangements must be made at the beginning of hurricane season. See the section "Planning for "Pets"
- Prepare your home. Ensure your home is hurricane-ready by trimming trees prior to hurricane season, putting up shutters, picking up loose items around the yard, and having a disaster kit with tools, tarps, trash bags, etc. at the beginning of hurricane season. Animated Homeowner "How To" Library <http://www.flash.org/video.php>
- Video tape the interior/exterior at the beginning of hurricane season and when you make large purchases.
- Prepare your vehicle. Keep your vehicle in good repair and with at least half a tank of gas during the hurricane season.
- Prepare your boat. Boats are especially vulnerable as the geography offers little protection. Consider how you would protect your boat during a hurricane.

## ***Recordkeeping.***

- When developing a plan, make sure your important documents have been safe-guarded, insurance policies, medical records, marriage and birth certificates, passport, bank account numbers, Social Security card, tax returns, external hard drives, irreplaceable family photos, etc
- A household inventory: For insurance purposes, be sure to keep a written and visual (i.e., videotaped or photographed) record of all major household items and valuables, even those stored in basements, attics or garages. Create files that include serial numbers and store receipts for major appliances and electronics. Have jewelry and artwork appraised. These documents are critically important when filing insurance claims. For more information visit [www.knowyourstuff.org](http://www.knowyourstuff.org).

## ***Disaster supply kit.***

- Ensure a family disaster survival kit: with enough food per person to sustain you for several days if you are planning on staying through the storm. The disaster kit should be taken with you if you evacuate. <http://www.floridadisaster.org/documents/EmergencyKit-FDEM.pdf>

## ***Evacuation.***

**The 10 Minute Challenge** If you only had 10 minutes to evacuate your home, would you be ready? What would you take with you? See how two families deal with an evacuation order, and what a difference having a plan can make. Spokespersons: Alex Gorman, unprepared family; Erica Bisch, prepared family; Candysse Miller, Insurance Information Network of California.

- [Evacuation: The 10 Minute Challenge](#) Video
- [Preparing an Effective Evacuation Plan](#) Article
- [Evacuation: How to Get Organized](#) Video

There may be conditions under which you will decide to get away or there may be situations when you are ordered to leave. Follow these guidelines for evacuation:

- Plan places where your family will meet, both within and outside of your immediate neighborhood. Use the [Family Emergency Plan](#) to decide these locations before a disaster.
- If you have a car, keep a full tank of gas in it if an evacuation seems likely. Keep a half tank of gas in it at all times in case of an unexpected need to evacuate. Gas stations may be closed during emergencies and unable to pump gas during power outages. Plan to take one car per family to reduce congestion and delay.
- Become familiar with alternate routes and other means of transportation out of your area. Choose several destinations in different directions so you have options in an emergency.
- Leave early enough to avoid being trapped by severe weather.
- Follow recommended evacuation routes. Do not take shortcuts; they may be blocked.
- Be alert for road hazards such as washed-out roads or bridges and downed power lines. Do not drive into flooded areas.
- If you do not have a car, plan how you will leave if you have to. Make arrangements with family, friends or your local government.
- Take your [emergency supply kit](#) unless you have reason to believe it has been contaminated.
- Listen to a battery-powered radio and follow local evacuation instructions.
- Take your pets with you, but understand that only service animals may be permitted in public shelters. [Plan how you will care for your pets in an emergency.](#)

### **If time allows:**

- Call or email the out-of-state contact in your [family communications plan](#). Tell them where you are going.
- Secure your home by closing and locking doors and windows.
- Unplug electrical equipment such as radios, televisions and small appliances. Leave freezers and refrigerators plugged in unless there is a risk of flooding. If there is damage to your home and you are instructed to do so, shut off water, gas and electricity before leaving.
- Leave a note telling others when you left and where you are going. Social Media is a great tool for communicating, **use private messaging**, don't post publicly your home is empty.
- Check with neighbors who may need a ride.

## ***Stay Informed;***

After getting prepared for a storm, stay informed with weather updates from your local news stations via radio, TV and internet


„National Weather Service: [www.weather.gov](http://www.weather.gov)

„National Hurricane Center: [www.nhc.noaa.gov](http://www.nhc.noaa.gov)



# Office of Work-Life Programs -Ready Coast Guard

<http://www.uscg.mil/worklife/ready.asp>

 **Ready Coast Guard for Leadership** National Preparedness Month 2014 (video runtime 4:50)

## Are you and your family ready for an emergency?

As members of the Coast Guard family, we live ***Semper Paratus*** away and at home, ready at a moment's notice. But any number of hazards has the potential to disrupt thousands of lives or affect your family. Ready Coast Guard provides tips and information that can help you better prepare to handle any emergency. Familiarize yourself with the links and resources provided below and to the right, and take the three essential steps below to prepare yourself and your family.

Are you ready? Take the [Ready or Not Ready?](#) quiz to find out.

Take your commitment to be ready one step farther and Pledge to Prepare. By Pledging you will become part of the National Preparedness Coalition with access to exclusive resources. Visit [www.Ready.gov](http://www.Ready.gov) and click on the Pledge to Prepare button on the right hand side of the page to take the Pledge.

## PREPARE WITH THREE ESSENTIAL STEPS -- Be informed. Make a plan. Build a kit.

[Download Brochure](#)

### Readiness Resources

[Take the 'Ready or Not Ready?' Quiz](#)

[Find Out How You Did on the 'Ready or Not Ready?' Quiz](#)

[Preparedness Briefs](#)

[Be Informed - Hazard and Other Fact Sheets and Activities](#)

[Make a Plan - Emergency Plan Tips and Forms](#)

[Build a Kit - Emergency Kit Tips and Checklists](#)

### Readiness Tips of the Month

- [December 2014](#)
- [November 2014](#)
- [October 2014](#)
- [September 2014](#)
- [August 2014](#)
- [July 2014](#)
- [June 2014](#)
- [May 2014](#)
- [April, 2014](#)
- [March 2014](#)
- [February 2014](#)
- [January 2014](#)

## ***Flood Zones – Evacuation Zones -***

The Federal Emergency Management Agency (FEMA) has placed more than 20,000 communities in the United States into a category of flood zones. Each community is able to participate in the agency's National Flood Insurance Program (NFIP), with premium rates determined by the risks of flooding. To indicate the risks in different parts of the country, FEMA has assigned a character from the alphabet to each zone. The most hazardous flood zones are V (usually first-row, beach-front properties) and A (usually, but not always, properties near water).

### ***V Zones***

According to FEMA and the National Flood Insurance Program, any building located in an A or V zone is considered to be in a Special Flood Hazard Area, and is lower than the Base Flood Elevation. V zones are the most hazardous of the Special Flood Hazard Areas. V zones generally include the first row of beachfront properties. The hazards in these areas are increased because of wave velocity - hence the V designation. Flood insurance is mandatory in V zone areas.

### ***A Zones***

A zones - the next most volatile of the Special Flood Hazard Areas - are subject to rising waters and are usually near a lake, river, stream or other body of water. Flood insurance is mandatory in all A zones because of the high potential of flooding. A-zone maps also include AE, AH, AO, AR and A99 designations, all having the same rates. The different A zones are named depending on the way in which they might be flooded.

### ***Other Zones***

X zones are minimal-risk areas where flood insurance is not mandatory.

D zones are areas that have not been studied, but where flooding is possible.

## ***Finding Your Zone***

There are several ways to find out which zone applies to you. You can determine your risk online by visiting [floodsmart.gov](http://floodsmart.gov). You can also go to your town hall or city hall, where employees responsible for issuing building permits in your area have access to flood zone maps. If you are buying a home, your Realtor and your insurance agent should be able to help you. Also, you can view your flood map by visiting the FEMA Map Service Center website at [www.msc.fema.gov](http://www.msc.fema.gov) or by calling (800) 358-9616

These county-wide evacuation route and zone maps are based upon the most up-to-date regional evacuation studies and are intended for general reference. Please note that within many counties, there may not be designated evacuation zones.

**DURING AN EMERGENCY, YOUR LOCAL EMERGENCY MANAGEMENT PROGRAM SHOULD ALWAYS BE CONSULTED REGARDING EVACUATION ORDERS**

### **Florida:**

- [Evacuation Route and Zone Maps](http://www.floridadisaster.org/publicmapping/) <http://www.floridadisaster.org/publicmapping/>
- [Available shelters](http://www.floridadisaster.org/shelters/) by county <http://www.floridadisaster.org/shelters/>
- [Emergency management offices](http://www.floridadisaster.org/County_EM/county_list.htm) by county [http://www.floridadisaster.org/County\\_EM/county\\_list.htm](http://www.floridadisaster.org/County_EM/county_list.htm)

### **South Carolina**

- [South Carolina Emergency Management](http://www.scemd.org/) <http://www.scemd.org/>
- [South Carolina Hurricane Guide](http://www.scemd.org/planandprepare/disasters/hurricanes) <http://www.scemd.org/planandprepare/disasters/hurricanes>
- [Storm Surge Maps - Know Your Zone](http://www.scemd.org/component/content/article/11-home-page/news/155-know-your-zone) <http://www.scemd.org/component/content/article/11-home-page/news/155-know-your-zone>

### **Georgia**

- [Georgia Emergency Management Agency](http://www.gema.state.ga.us/) <http://www.gema.state.ga.us/>
- [Ready Georgia](http://www.ready.ga.gov/) <http://www.ready.ga.gov/>
- [Evacuation Zone Maps](http://www.gema.ga.gov/gemaohsv10.nsf/1c3c181c58c9b3f28525771b0058b098/9d01831bbe573c51852577200052a710?OpenDocument) by County <http://www.gema.ga.gov/gemaohsv10.nsf/1c3c181c58c9b3f28525771b0058b098/9d01831bbe573c51852577200052a710?OpenDocument>

### **Bahamas and the Turks and Caicos Islands**

- [Embassy of the United States - Nassau Bahamas - Hurricane Preparedness](http://nassau.usembassy.gov/hurricane_preparedness_information-ar.html) [http://nassau.usembassy.gov/hurricane\\_preparedness\\_information-ar.html](http://nassau.usembassy.gov/hurricane_preparedness_information-ar.html)

### **Puerto Rico**

- [Disaster Declarations](http://www.fema.gov/states/puerto-rico) <http://www.fema.gov/states/puerto-rico>
- [Official Portal for Commonwealth of Puerto Rico](http://www2.pr.gov/Directorios/Pages/InfoAgencia.aspx?PRIFA=021) <http://www2.pr.gov/Directorios/Pages/InfoAgencia.aspx?PRIFA=021>

## **Make Your Evacuation Plan**

<http://www.ready.gov/evacuating-yourself-and-your-family>

If you evacuate, consider using the buddy system to travel to your safe haven. By driving in tandem with another Coast Guard family – you avoid trusting your evacuation to just one car. Leave as early as you can, because traveling will likely be slow and stressful. A normal 4-hour drive to may take 6-8 hours and more during an evacuation.

If you have pets, you need to plan in advance of a storm as pet friendly locations fill fast. See the section “Planning for Pets” to find resources for pet planning.

Pre-designated safe haven sites:

<b>AOR</b>	<b>Safe haven</b>
Greater Miami	Orlando/Kissimmee
Key West	Orlando/Kissimmee
St. Petersburg	Orlando/Kissimmee
JAX/Mayport	Atlanta, GA ( <i>units north of and including STA Ponce de Leon Inlet</i> )
JAX/Mayport	Orlando/Kissimmee ( <i>units south of Sta Ponce de Leon Inlet</i> )
Savannah	Atlanta, GA
Charleston	Atlanta, GA
Georgetown, SC	Greenville, SC

Note 1: US Virgin Islands will evacuate to Puerto Rico. Sector San Juan and AIRSTA Borinquen do not evacuate.

Appropriate locality rates for a designated safe haven may be found on the GSA website at <http://www.gsa.gov> (select per diem rates).

### **Evacuate to Friends/Relatives:**

Can you stay with friends or family instead of evacuating to a Coast Guard safe haven?

Absolutely! If you evacuate to somewhere other than Orlando, and stay in a hotel, you will be eligible for reimbursement for travel, meals, and lodging no higher than the Orlando rate. If you stay at a private residence, you will be reimbursed for travel, meals and incidental expenses only. If you evacuate from your home, which is not in a mandatory evacuation zone, you will not be entitled to any reimbursement by the Coast Guard. If a mandatory evacuation is ordered after you have already left, you will be entitled to travel and expenses performed for the duration of the evacuation order, up to the amount authorized for the Orlando area.

### **Evacuate to Local Shelters**

If you cannot find transportation, or do not wish to be too far away from your home during an evacuation, you may choose to evacuate to a local shelter if a mandatory evacuation is ordered. If you go to a local shelter, consider these tips: Remember to take along your disaster survival kit with food, water, and bedding. Don't forget entertainment for the kids. Medical care will not be available at most shelters, and don't forget to take all prescription drugs with you. If you anticipate a need for medical care, arrange to evacuate to a medical facility instead.

- Don't bring alcohol or weapons.
- Pets are not allowed at MOST shelters.

## ***CG Civilian Employees***

Questions and Answers for Civilian Employees affected by Emergency Situations Handbook is available at [http://www.uscg.mil/civilianhr/docs/pdf/Civilian\\_Emergency\\_Situations\\_2014.pdf](http://www.uscg.mil/civilianhr/docs/pdf/Civilian_Emergency_Situations_2014.pdf) The handbook provides general information for civilian employees and supervisors affected by emergency situations. It addresses pay, leave, allowances and other critical human resources issues. Small samples of the Q&A are provided below. Civilian Employees should also familiarize themselves with OPM Handbook on Pay and Leave Benefits for Federal Employees Affected by Severe Weather Conditions or Other Emergency Situations dated June 2008 <http://www.opm.gov/policy-data-oversight/pay-leave/reference-materials/handbooks/emergencybenefits.pdf>

### **EVACUATION ORDER ISSUES**

#### **A.1. Can employees be directed to report for duty at a location different from their evacuation location?**

Yes. Employees are required to report as instructed. Employees may be placed on TDY orders to report for temporary duty at a location other than their safe haven. Failure to report may result in termination of evacuation pay and subsistence allowances as well as disciplinary/adverse action. Reference: 5 USC 7106 (a) (2) (d)

#### **A.2. Can employees and their dependents change their safe haven?**

Employees and their dependents are required to evacuate to the designated safe haven assigned by the employees' command. Reference: 5 CFR §550.401. How is dependent defined? Are there age restrictions and other eligibility factors to be considered? Reference: 5 CFR §550.402, FTR §300-3

#### **A.3. Are contract employees covered by evacuation orders?**

No. The evacuation orders do not apply to contract employees. Contract workers do not meet the definition of "employee" as defined in 5 USC 2105(a) and therefore, are not entitled to evacuation payments and allowances under 5 CFR §550.401-408.

### **TRAVEL ISSUES**

#### **C.1. Are evacuation travel orders needed for employees who are evacuated?**

The Coast Guard usually issues evacuation orders. It is recommended that employees be placed on TDY orders when directed from their safe haven to a work site (other than their permanent duty location).

#### **C.2. Are employees actually on evacuation travel orders or are they on TDY orders?**

Employees are on evacuation travel orders. However, at a later date, they may be placed on TDY orders.

#### **C.3. Are temporary (students) and term employees entitled to travel expenses and per diem?**

Yes. Reference: 5 CFR §550.401(b)



## ***Planning for Seniors and Special Needs***

### ***Being Prepared Means Planning Ahead***

Emergencies can happen at a moment's notice. Mobility problems and hearing, learning, or seeing disabilities can add complication. It is important to plan ahead so you are better prepared for any urgent situation. Our booklet preparing for Disaster for People with Disabilities and other Special Needs gives tips on getting informed, making a plan, assembling a kit, and keeping your plans up to date.

These tips provide people with disabilities and their caregivers with guidance in managing communications, equipment, pets and home hazards.

**Preparing for Disaster for People with Special Needs** [View Guide](#)

[http://www.redcross.org/images/MEDIA\\_CustomProductCatalog/m4240199\\_A4497.pdf](http://www.redcross.org/images/MEDIA_CustomProductCatalog/m4240199_A4497.pdf)

### ***The Importance of a Personal Support Network***

The American Red Cross recommends that senior citizens create a personal support network made up of several individuals who will check in on you in an emergency, to ensure your wellness and to give assistance if needed. This network can consist of friends, roommates, family members, relatives, personal attendants, co-workers and neighbors. Ideally, a minimum of three people can be identified at each location where you regularly spend time, for example at work, home, school or volunteer site.

**Disaster Preparedness for Seniors by Seniors** [View Guide](#)


[http://www.redcross.org/images/MEDIA\\_CustomProductCatalog/m4640086\\_Disaster\\_Preparedness\\_for\\_Srs-English.revised\\_7-09.pdf](http://www.redcross.org/images/MEDIA_CustomProductCatalog/m4640086_Disaster_Preparedness_for_Srs-English.revised_7-09.pdf)

**There are seven important items to discuss and implement with a personal support network:**

- Make arrangements prior to an emergency, for your support network to immediately check on you after a disaster and, if needed, offer assistance.
- Exchange important keys and show them where you keep emergency supplies.
- Share copies of your relevant emergency documents, evacuation plans and emergency health information card.
- Agree on and practice methods for contacting each other in an emergency. Do not count on the telephones working.
- You and your personal support network should always notify each other when you are going out of town and when you will return.
- The relationship should be mutual. You have a lot to contribute! Learn about each other's needs and how to help each other in an emergency. You might take responsibility for food supplies and preparation, organizing neighborhood watch meetings and interpreting, among other things.

## ***Planning for Kids***

### ***Assemble a kit for your children. Some suggested items:***

- A few favorite books, crayons and paper
- Puzzles, a board game, deck of cards
- Two favorite small toys, such as a doll or action figure, a stuffed animal
- Favorite blanket, pillow
- Pictures of family, friends, pets
- Other special items that will comfort children
-  Hurricane Safety Activity Book Captain Safeway and Commander Ready want you to be READY. SET. SAFE! ([http://www.broward.org/Hurricane/Documents/activity\\_booklet.pdf](http://www.broward.org/Hurricane/Documents/activity_booklet.pdf))
- Entertainment for kids in car (<http://spoonful.com/family-fun/car-games-backseat-distractions>) Car Scavenger Hunt; Keep blank index cards and crayons on hand. While you are preparing your kit let the kids help too. Hand your kids a pack of index cards and ask them to write or draw pictures of 50 things they might see on a trip. Put the cards in their kit for scavenger hunts when you're evacuating. Players vie to match what they see with the cards they created. Another variation of this involves creating a bingo card for each person. Whoever creates a bingo on their card wins. You can find ready-made printable cards on the Internet, or you can make your own.

**Children's immunizations** should be up-to-date as early in life as possible to protect them from vaccine-preventable diseases, including an unexpected outbreak during a disaster.

- Emergency Supply Checklist for family and kids (<http://www.fema.gov/media-library/assets/documents/34326>)
- Keep a copy of your children's complete immunization histories in your disaster kit attached to the family emergency information.
- All family members should also record the date of their last Tetanus-diphtheria shot in this record as well.
- Keep a copy of important medical information such as records on any medications you or your family need to take and bring at least a 2 week supply of prescribed medications.

**Children's fears** can stem from their imaginations, and adults should take these feelings seriously. Words and actions can provide reassurance to a child who feels afraid. When talking to your child, be sure to present a realistic picture that is both honest and manageable. Be aware that after a disaster, children most fear that:

- They will be separated from family.
- The event will happen again.
- Someone will be injured or killed.
- They will be left alone.
- Overexposure to the media can be traumatizing. It is best not to let children or adolescents repeatedly view footage of traumatic events. Children and adolescents should not view these events alone.
- Adults need to help children understand the emergency or disaster. Discussion is critical.

**For young children;** Hurricanes, storms, and other natural disasters can be difficult for young children who may not fully understand what's going on around them. These tips, activities, and videos can help them feel safe, cope with emotions, and understand that there is hope for the future. (<http://www.sesamestreet.org/parents/topicsandactivities/toolkits/hurricane>)

## ***Practice your Plan –***

The more you practice your, the less freighting it will be for you and your family should the time come for you to actually evacuate. Take some time to exercise different parts of your plan with your children. Here's a fun one you can do before your power goes out. Try this and see if you can build your own new recipes;

### ***Dine in the Dark*** ([http://www.greathurricaneblowout.org/prepare\\_dine.php](http://www.greathurricaneblowout.org/prepare_dine.php))

Once you have a food plan, hold a post-emergency power outage “drill” and prepare a meal using only the tools and foods available in your family emergency kit. Let our power-free recipes serve as an inspiration as you try your hand at some tasty dishes created from non-perishable ingredients

([http://www.greathurricaneblowout.org/docs/Dine\\_inthe\\_Dark\\_Recipes\\_2011.pdf](http://www.greathurricaneblowout.org/docs/Dine_inthe_Dark_Recipes_2011.pdf))

or try these from Kohler Chef Rick Boyers

[http://www.greathurricaneblowout.org/docs/Chef\\_Rick\\_Boyer\\_DITD\\_Recipes.pdf](http://www.greathurricaneblowout.org/docs/Chef_Rick_Boyer_DITD_Recipes.pdf))

Do you know what to do with the perishable food in your freezer or refrigerator if the power goes out for an extended period of time? Food safety fact sheet

(<http://www.fda.gov/Food/ResourcesForYou/Consumers/ucm076881.htm>)

Some foods do just fine without refrigeration while others can spoil quickly. Make sure you review these food safety guidelines and add them to your family emergency plan so you always have the information handy.

(<http://www.fda.gov/downloads/Food/ResourcesForYou/Consumers/ucm076962.pdf>)

### ***No Power? No Problem***

If it's safe to go outside, play games like tag, kickball or download rules for games you may not have played before. (<http://www.greathurricaneblowout.org/docs/NoPowerNoProblemGames.pdf>) If you can't go outside, board games, books or charades can make the time fly by.

## Online Kid's Zone -

Looking for online games for kids? Click on the links below for games that are fun and entertaining.

- <http://www.scholastic.com/kids/games.htm>
- <http://www.kidsgames.org>
- <http://www.playkidsgames.com>
- <http://www.sesamestreet.org/parents/apps>

### FEMA for Kids

Herman, the crab, teaches kids how to be prepared for disasters and prevent disaster damage. You can also learn what causes disasters, play games, read stories and become a Disaster Action Kid.

<http://www.fema.gov/kids/>

### Florida Division of Emergency Management Kids Get A Plan /

Professor Tinkermeister in his Wacky, Whiz-Bang, Weather-Watching Wonder and other fun characters will guide children through this interactive site filled with activities, downloads and stories.

<http://www.kidsgetaplan.com>



### National Weather Service's Owlie Skywarn: Hurricanes

Owlie Skywarn provides important information that kids and their families should know when preparing for a hurricane. <http://www.nws.noaa.gov/om/brochures/owlie-hurricane.pdf>

### American Red Cross Masters of Disaster

Getting better prepared for disasters and other emergencies can be a fun activity for the whole family! The Masters of Disaster® series teaches children how to prevent, prepare for and respond to disasters and other emergencies. <http://www.redcross.org/preparedness/familymodule/fam-cd-front-page-1.html>

### Miami Museum of Science and Planetarium - Hurricanes

How do hurricanes work? What happens when a storm comes? What is a storm like? The answer to these and other questions are discussed in easy to understand terms on this Web site.

<http://www.miamisci.org/hurricane/>

### Weather Wiz Kids

Kids can learn more about the fascinating world of weather and get their very own Hurricane Tracking Chart.

<http://www.weatherwizkids.com/hurricane1.htm>

### Storm Struck

Play fun-filled disaster safety games, create storm kits, and take interactive quizzes on natural disasters.

<http://stormstruck.org/>

### Web Weather for Kids

Learn what makes weather wet and wild, do cool activities, and become hot at forecasting the weather on Web Weather for Kids! <http://eo.ucar.edu/webweather/hurricanehome.html>

### Home Safety Council Code Red Rover

Rover, the home safety hound, tells kids how to become a Safety Ranger.

<http://www.coderedrover.org/index.html>

### Young Meteorologists Program

Have little ones at home? Teach them about the weather with the [Young Meteorologists Program](#). This is a free, online game where you go on a severe weather preparedness adventure and earn a Young Meteorologists Certificate.

## Planning for Pets

<http://www.redcross.org/prepare/location/home-family/pets>

Emergency action plans for your family should include your animals—all of your animals. For information on disaster planning and emergency actions to take for livestock, horses, birds, reptiles or other small animals, such as gerbils or hamsters, please visit RedCross.org, the Humane Society of the United States ([www.HSUS.org](http://www.HSUS.org)) or Ready.gov

### Know a Safe Place to Take Your Pets

- Local and state health and safety regulations do not permit the Red Cross to allow pets in disaster shelters. (Service animals are allowed in Red Cross shelters.) Although there are some counties that have shelters that will allow dogs and cats, and those we know of require pre-registration.
- Contact hotels and motels outside your local area to check their policies on accepting pets and restrictions on number, size and species. Ask if "no pet" policies can be waived in an emergency. Keep a list of "pet friendly" places, including phone numbers, with your disaster supplies.
- Ask friends, relatives or others outside the affected area whether they could shelter your animals.
- Make a list of boarding facilities and veterinarians who could shelter animals in an emergency; include 24-hour phone numbers.
- Ask local animal shelters if they provide emergency shelter or foster care for pets during a disaster.

Find out what your community's plans and resources are for protecting pets in an emergency. The following are considered key resources for planning how to ensure your pets' safety before an emergency:

- **American Veterinary Medical Association (AVMA)**. AMVA offers a variety of resources to assist veterinarians, animal owners, and others interested in the well-being of animals to prepare for animal safety in the event of a disaster. AMVA Disaster Preparedness Site <http://www.avma.org/disaster/>
- **RedRover**. Through its volunteer-driven RedRover Responders (formerly the Emergency Animal Rescue Service or EARS), RedRover shelters and cares for animals displaced by natural disasters and other crises in the United States and Canada. If you need sheltering assistance, please call RedRover at (800) 440-3277. <http://redrover.org>.
- **Federal Emergency Management Agency (FEMA)**. FEMA is the federal agency that leads the effort to prepare the nation for all hazards and effectively manage federal response and recovery efforts following any national incident. Animals and Emergencies: Preparedness Information: <http://www.fema.gov/individual/animals.shtm>
- **Options for hotels or motels** that accept pets are available at <http://www.PetsWelcome.com> (Under "Instant Pet Friendly Search" select a state and city)
- **Local animal shelters** may be able to offer advice, such as what to do with your pets if you are asked to evacuate your home. Search for local shelters and rescue groups on Petfinder's Shelter Center <http://www.petfinder.com/shelters.html>. *A Mandatory Evacuation Pet Shelter should be a last resort!* Check with your veterinarian about which vaccines are recommended for your pet and when they should be given.

## **Assemble a Pet Emergency Preparedness Kit**

Keep your pet's essential supplies in sturdy containers that can be easily accessed and carried (a duffle bag or covered trash containers, for example). Your pet emergency preparedness kit should include:

- Medications and medical records (stored in a waterproof container) and a First Aid kit.
- Sturdy leashes, harnesses, and/or carriers to transport pets safely.
- Current photos of your pets in case they get lost.
- Food, drinkable water, bowls, cat litter/pan, and manual can opener.
- Information on feeding schedules, medical conditions, behavior problems, and the name and number of your veterinarian in case you have to foster or board your pets.
- Pet bed or toys if easily transportable.

### **Help Emergency Workers Help Your Pets**

The ASPCA recommends using a rescue sticker alert to let people know that pets are inside your home. Make sure it is visible to rescue workers, and that it includes the types and number of pets in your household and your veterinarian's phone number.

If you must evacuate with your pets (and if time allows) remove the stickers on your door/windows so rescue workers don't waste time looking for them.

### **Pets and Disaster Safety Checklist**

Check out this [printable checklist](http://www.redcross.org/images/MEDIA_CustomProductCatalog/m3640126_PetSafety.pdf) - perfect to include in your pet emergency preparedness kit. [http://www.redcross.org/images/MEDIA\\_CustomProductCatalog/m3640126\\_PetSafety.pdf](http://www.redcross.org/images/MEDIA_CustomProductCatalog/m3640126_PetSafety.pdf)

### **Do You Know First Aid for Your Pet?**

Know what to do in an emergency. To find Pet First Aid Training in your area, visit [Take a Class](http://www.redcross.org/take-a-class). <http://www.redcross.org/take-a-class>

# ***Insurance Coverage***

## **The basics of your policy**

Some policyholders mistakenly think they need to insure their house for its resale value. You should be insuring your house for its replacement value, which is the amount it will take to rebuild the home if it is destroyed by a covered peril.

Your insurance agent will provide you with an estimate, but experts also advise paying a contractor, engineer or a trained appraiser to place the right replacement amount on a house if you do not agree with your agent or company replacement cost amount. Be aware that these expert expenses are often the responsibility of the homeowner.

In the event your home is destroyed, your policy will pay up to the limits on your policy to rebuild your home. Some insurers have what is called an inflation guard contained in the policy. This will increase the amount of insurance on your home by a small amount each year to keep up with inflation.

Some insurers pay only the replacement value stated in your insurance contract, while others will provide a cushion of up to 25 percent. The replacement estimate may not take into account a surge in demand after a storm that could increase the cost of supplies and labor.

### ***Contents coverage***

Laws vary from State to State. Florida homeowners are allowed to waive coverage for furnishings and other contents. Some companies also allow consumers to pick the level of contents coverage. Insurers used to give consumers coverage pegged at a certain value of their structure — 50 percent was common — even if their furnishings and belongings were minimal. Do you rent? Your landlord's policy will not cover the replacement of your contents. Renters insurance is one of the most economical policies to purchase, keep in mind most insurance policies must be purchased 30 days before they take effect.

### ***Windstorm coverage***

Florida statute 627.712 allows homeowners to exclude coverage for wind events in some cases. Most mortgage holders, however, require wind coverage. To waive wind coverage, a homeowner must provide a letter from their lender that says it is all right with the lender if the insured drops the coverage. The savings from a policy by dropping windstorm coverage could be substantial, up to half of the total premiums paid.

Even so, use caution before dropping the coverage, because it comes with a high risk. It's not just hurricanes that it covers, but any wind scenario. That would include a tree falling on your house if it did so as a result of a strong wind and not just a hurricane.

### ***Raising deductibles***

An option that could offer substantial premium savings is raising your deductible. Your mortgage company might be able to veto such a move. Permission must also be obtained by the mortgage company if applicable. Calculate whether you could make repairs yourself in the event of a catastrophic event. Do you have \$30,000 on hand, the amount you would pay if you took a 15 percent deductible, and your house suffered \$200,000 worth of damage?

12 ways to lower your insurance cost -  
<http://publications.usa.gov/epublications/12ways/12ways.htm>

## ***Flood Insurance and Insurance Topic Resources***

Natural disasters - <http://www2.iii.org/natural-disasters/>

5 tips avoid insurance mistakes video - <http://www2.iii.org/video/five-insurance-mistakes-podcast.html>

Renters Insurance - <http://www.iii.org/articles/can-i-get-insurance-if-i-rent-my-home.html>

Making sure your home is properly covered for disaster - <http://www.iii.org/articles/making-sure-your-home-is-properly-covered-for-a-disaster.html>

Disaster preparedness - [http://www2.iii.org/disasters-and-risks/disaster\\_preparedness/](http://www2.iii.org/disasters-and-risks/disaster_preparedness/)

Insurance Topics - [http://www.iii.org/insurance\\_topics/](http://www.iii.org/insurance_topics/)

Know your stuff - inventory app - <https://www.knowyourstuff.org/iii/login.html>

12 ways to lower your insurance cost - <http://publications.usa.gov/epublications/12ways/12ways.htm>

Floodsmart - Flood risk changes from year-to-year. Enter your zip code to see if there have been any recent map changes in your area. <https://www.floodsmart.gov/floodsmart/>

How Will the Biggert-Waters Flood Insurance Reform Act of 2012 Affect You? Rate changes may affect some older properties in high-risk areas - <https://www.floodsmart.gov/floodsmart/pages/bw-12.jsp>

The cost of flooding - [https://www.floodsmart.gov/floodsmart/pages/flooding\\_flood\\_risks/the\\_cost\\_of\\_flooding.jsp](https://www.floodsmart.gov/floodsmart/pages/flooding_flood_risks/the_cost_of_flooding.jsp)

Facts about flood insurance - <http://www.iii.org/articles/preparing-for-a-flood.html>

Learn more about hurricanes - [https://www.floodsmart.gov/floodsmart/pages/flooding\\_flood\\_risks/tropical\\_storms\\_hurricanes.jsp](https://www.floodsmart.gov/floodsmart/pages/flooding_flood_risks/tropical_storms_hurricanes.jsp)

## ***General***

- [Insurance Company Claims Filing Telephone Numbers](#) Article
- [Am I Covered?](#) Article This brochure, based on the questions consumers most frequently ask, explains what is covered in a standard homeowners policy and what is not....



## ***CG Leased & Owned Property Claims***

### **PERSONAL PROPERTY INSURANCE FACT SHEET PRIVATIZED HOUSING (PPV)**

The following DOD military housing areas within D7 have been privatized and are no longer considered military family housing:

Charleston Naval Weapons Station  
Hunter Army Air Field  
Kings Bay Submarine Base  
Mayport Naval Station  
Jacksonville Air Station  
Patrick AFB (South Housing Area)  
MacDill AFB  
Key West Naval Station

Personnel assigned to housing at these locations are considered to be living in private sector housing. Since the military member pays rent equivalent to BAH, personal property insurance is provided by the company managing the property at no additional cost to the member.

**Navy Locations (Balfour-Beatty):** Each of the Navy locations provide \$20,000 of coverage with a \$250 deductible (per occurrence). Coverage provided includes wind, flood, earthquake, mechanical breakdown, personal property in storage on base, fine arts, electronic data, and processing equipment. Coverage includes replacement cost vice depreciated value. If a member has an additional renter's insurance policy, that policy will be secondary coverage to the provided policy by Balfour Beatty Communities. Coverage is designed to be a supplemental policy and is not expected to cover the entire contents and personal property.

**PAFB (Pelican Coast).** This policy has no deductible, is an all risk, replacement value policy at \$40,000. If a member has a renter's insurance policy in addition to the policy provided by Pelican Coast, then the member's policy will be primary and the PPV provided policy secondary.

**MacDill AFB:** The policy provided is \$20,000 with a \$250 deductible; coverage includes wind and flood in addition to other basics.

**Hunter AAF:** Since this is a Balfour-Beatty community, the coverage for the Navy locations applies. It is strongly recommended that residents in PPV housing request a copy of the insurance policy for specific coverages and then determine if another renter's insurance policy should be purchased. Resident's should consider the replacement cost of all personal items to determine if the amount of coverage is adequate. When determining whether or not to purchase additional renter's insurance, ask what doesn't the PPV policy cover and this will tell you what you need.

**CLAIMS:** Claims must be filed through the Community Manager within 24 hours of discovery. The Community Manager will complete and submit a claim form. Since the housing is no longer considered military or government housing, claims may not be made through the Coast Guard as they have been previously. You must protect your personal property from further damage and retain the damaged property until after you have spoken with your claim representative. Generally, if the property is damaged and can be repaired, a repair estimate should be obtained. If you have receipts for the item or other documents that describe the item in detail, these will help in settling the claim in a timely manner. If you do not have any documentation, you should list the items, including details such as make, model, features, date purchased, place purchased, and your estimate of the cost to replace it. Taking photos or videos prior to hurricane season or a threatening storm, documenting serial numbers, age, etc. will help you to document condition prior to the damage. If possible take photos or video right after the damage occurs to document the condition. Retain a copy and provide one to the insurance company with your claim.

## HURRICANE PROPERTY CLAIM TIPS (CG LEASED AND OWNED PROPERTY)

### **Before you visit your damaged residence:**

- Talk to CG claims officials about the claims process. Ask specifically about what the government does and does not cover, especially if you have your own renter's insurance.
  - Try to compile an inventory of personal property which you left behind when you evacuated (if you evacuated). Make a separate list of the contents of each room using memory, notes, photographs, videotapes, etc., to compile your lists. It is usually easiest to start with large or expensive items in each room and work your way down to small, inexpensive items. It is just about impossible to remember everything, but be as complete as you can – these lists will help you later. When you visit your damaged residence:
    - When a hurricane hits and your leased house or apartment is deemed uninhabitable, the CG lease will automatically be terminated, so the dwelling is the responsibility of the owner. However, you may want to secure the dwelling as much as possible to prevent further loss or destruction of your personal property. Otherwise, you may want to remove any of your property which is salvageable. It is probably best not to count on too much help from the landlord due to construction material shortages.
    - Based on the inventory lists you have started, complete a room by room list of property which has been lost, damaged, or destroyed by the hurricane. Take photographs or videotapes of the damaged rooms and their contents to help you sit down later and compile your lists. Make copious notes about items which are lost, damaged, or destroyed.
    - If CG claims officials are on the site, point out any high cost items you intend to claim (if they are still there). After you visit your residence:
- Finalize your lists of lost, damaged, or destroyed property.
  - Document the value of the goods to the best of your ability. Use receipts if available, otherwise, use your memory or catalogs with equivalent items to establish the value of your property. Visit stores outside the hurricane zone to check prices. Note: It may cost more to replace the lost property, especially for expensive items. You may be able to claim a loss on your on your income tax returns if you are not reimbursed the replacement costs.
  - Talk with CG claims officials about your claim. In particular, determine whether you will be reimbursed for actual cost or replacement cost. Also inquire whether you have to depreciate the value of your property due to age, condition, etc.

**Contacting your Taxpayer Advocate.** If you have attempted to deal with an IRS problem unsuccessfully, you should contact your Taxpayer Advocate. The Taxpayer Advocate independently represents your interests and concerns within the IRS by protecting your rights and resolving problems that have not been fixed through normal channels. While Taxpayer Advocates cannot change the tax law or make a technical tax decision, they can clear up problems that resulted from previous contacts and ensure that your case is given a complete and impartial review. To contact your Taxpayer Advocate: Call the Taxpayer Advocate toll free at 1-877-777-4778. Call, write, or fax the Taxpayer Advocate office in your area. Call 1-800-829-4059 if you are a TTY/TDD user. Visit [www.irs.gov/advocate](http://www.irs.gov/advocate). For more information, see Publication 1546.

## Social Media

Social media users should be vigilant in protecting their privacy and the privacy of others online. You should never assume confidentiality online regardless of how strict your privacy settings are. We must ensure that we, our families and loved ones keep themselves safe. Providing too much information about your private life, your home life or daily routine can provide details that can be used maliciously. Be careful to protect yourself and your privacy.

- Facebook: 1.39 billion active users worldwide.
- Instagram: fastest growing with 300 million active users worldwide.
- Twitter: 288 million active users worldwide, 65 million in the U.S. alone.
- YouTube: More than 1 billion monthly active users worldwide, with hundreds of hours watched daily on the Coast Guard's YouTube channel.
- Flickr: 92 million active monthly users.

FAMILY USE

### PRIVACY PROTECTION CHECKLIST

---

Never accept the "default" settings for sites. Personally go through your settings and select the appropriate level of protection for you, your family and the Coast Guard.

---

Don't share details about yourself, your family members or others online including social security numbers, birthdates, contact information, home addresses, details about lifestyles or careers, and any other personally identifiable information.

---

Cautiously use location-based social networking, as this provides specific details about your daily habits to the public including adversaries.

---

Do not "friend" or grant access to people you do not know and trust.

---

Be aware that nothing is really ever private online. What is posted on the web can easily be shared, taken out of context or used maliciously.

---

Use strong passwords to protect your accounts. It is suggested to have 14+ characters including a combination of upper and lower case letters, numbers and symbols.

---

## ***After the Storm.***

If you have evacuated don't expect to return home immediately. Access to damaged areas will be controlled due to rescue and repair operations. After returning home - Avoid driving; leave the roads clear for emergency vehicles and take photos/videos to document any damage sustained prior to cleaning up.

CG Personnel and Families should be in contact with the Personnel Support Team (PST) daily by 1400 hrs to report in and get status updates. The PST will let families know when the evacuation is lifted in your area. If the damage is severe a PST may be deployed to the affected area.

In all situations, evacuees will be required to provide detailed receipts for lodging in order to receive lodging expenses reimbursement. In the case that evacuees do not report to the safe haven and instead choose an alternate location, it is incumbent upon them to check in with the **PST at 305-290-3848** for assistance with Coast Guard Personnel Accountability and Assessment System (CGPAAS) for personnel accountability and their travel orders. If a spouse and/or dependents do not travel to the authorized safe haven but travel elsewhere without prior written authorization for an alternate safe haven location, the standard CONUS per diem rate applies, even if travel is OCONUS.

Post Storm accountability is mandatory for all Coast Guard Personnel. Family members must also be accounted for please make sure you are in contact with the Personnel Support Team and they know your status and location when storm passes. If there is no evacuation ordered, there will likely be an "Order to Report" issued and all personnel need to login to <https://cgpaas.uscg.mil> to report their status and location. This applies to all CG Personnel and required dependents. Sponsor/member must report the accountability for their dependents in the CGPAAS system.

**There was no evacuation ordered, do I still need to report in?** Even if an evacuation order has not been issued personnel in the affected area of any event (manmade or natural disaster) should expect an order to report to be issued and login to CGPAAS. The Base Miami Beach website is the best resource for current information <http://www.uscg.mil/BaseMiamiBeach/Hurricane.asp>, if unable to access it Base Miami Beach personnel may contact the Base Miami Beach CGPAAS COR at 305-962-0318 for current operating status and assistance with CGPAAS.

**Sponsor accountability reporting is even easier.** Coast Guard personnel can download the Alert and Warning System Mobile Application app for receiving alerts. Check with your CGPAAS Command Officer Representative for installation instructions. If your dependents are in a different geographic area, you may not receive notifications they need to be accounted for. As their sponsor you likely are aware when there is an event in their area; please check CGPAAS for an order to report.

Questions relevant to travel claim procedures may be found on the USCG Personnel & Service Center Travel Web Site at <http://www.uscg.mil/ppc/travel/evac.asp> or by contacting the Personnel Service Center, Customer Service Division on 866-PSC-USCG (772-8724) or 785-339-2200.

## Resources

- **Ready Campaign** ([www.ready.gov](http://www.ready.gov)) - Information, checklists, and printable forms to educate and empower Americans to prepare for emergencies, including natural disasters and potential terrorist attacks. Sponsored by the U.S. Department of Homeland Defense. **Listo America** ([www.listo.gov/america](http://www.listo.gov/america)) is the Spanish version of Ready.gov.
- **American Red Cross** ([www.redcross.org](http://www.redcross.org)) - Preparedness guides and information for home, school, work, and community. The **Safe and Well List** (<https://safeandwell.communityos.org>) provides a way for disaster victims to communicate with family members about their well-being. And disaster online newsroom (<http://newsroom.redcross.org/>)
- **Centers for Disease Control and Prevention** ([www.cdc.gov](http://www.cdc.gov)) - Under the U.S. Department of Health and Human Services, the principal federal agency for protecting the health and safety of all Americans.
- **Coast Guard Personnel Accountability and Assessment System** <https://cgpaas.uscg.mil> - The Coast Guard's primary system for personnel (Civilian employees, AD military, Reservists, and our Dependents) accountability. Keeping the contact and dependent information accurate is important to quickly identify and account for our Coast Guard Family following a disaster. Much of the data is pulled directly from Direct Access and the Global Address List. You can update the information directly in PAAS, but you still need to update one of the Coast Guard other data sources or the PAAS information will be overwritten during an update.
- **Federal Emergency Management Agency** ([www.fema.gov/plan-prepare-mitigate](http://www.fema.gov/plan-prepare-mitigate)) - FEMA's "Plan Ahead" site offers information on the range of natural and manmade disasters and guidance for protecting your family and property. **Are You Ready?** ([www.fema.gov/areyouready](http://www.fema.gov/areyouready)) is a comprehensive online and downloadable resource on individual, family, and community preparedness.
- Turn to **The Weather Channel**, throughout the season for updates. The Weather Channel has more than 100 expert meteorologists and features state-of-the-art systems for in-depth analysis. Tune in for 24-hour tracking of international, national and local weather conditions for the most up-to-date information.
- During a disaster, **The Salvation Army** provides food, clothing, shelter and other necessities to disaster survivors and assists with long-term recovery. Log on to [www.salvationarmyusa.org](http://www.salvationarmyusa.org) or call 1-800-SAL-ARMY for details.
- **The Federal Alliance for Safe Homes** (FLASH, Inc.) is a nonprofit, 501(c)3 organization dedicated to promoting life safety, property protection and economic well-being by strengthening homes and safeguarding families from natural and man-made disasters. For more information on FLASH, visit [www.flash.org](http://www.flash.org) or call 1-877-221-SAFE (7233).
- **The National Weather Service** (NWS) provides weather, hydrologic, and climate forecasts and warnings for the United States, its territories, adjacent waters, and ocean areas. Visit [www.weather.gov](http://www.weather.gov).
- **CG SUPRT** Program, call 1-855-CGSUPRT (247-8778)

**Lodging Assistance;** In the Orlando area, the Orlando/Orange County Convention & Visitor's Center can also assist with locating lodging during an evacuation. They are open 8 a.m. to 6:30 p.m. at 8273 International Drive, phone number (800) 972-3304 or (407) 363-5872.

### CG Contact numbers;

Base Miami Beach Website <http://www.uscg.mil/BaseMiamiBeach/Hurricane>

D7 Personnel Support Team: (305) 290-3848 is activated when an evacuation order is issued.

Base Miami Beach Natural Disaster Preparedness Officer: 786-447-7394

Base Miami Beach CGPAAS COR: 305-962-0318