

Hurricane Disaster Relief

If you are in need of emergency services (shelter, clothing, food, money, etc.) contact one of the emergency hotlines listed in the Emergency Resources section at the end of this article. In addition, safeguard yourself and your family by taking the following tips into consideration:

- Listen to a portable radio for information on shelters, helpful resources and safety advisories. Be alert for tornadoes ("spin-off" storms).
- Stay out of and away from damaged buildings. Return home only when authorities say it is safe. Children should be constantly supervised.
- Be alert for potential hazards. Take extreme care when moving in an area damaged by a hurricane. It is possible that shattered glass, splintered wood or other sharp objects will be strewn around.
- Cooperate with authorities. Whether you're asked to relinquish phone lines, keep off emergency roads or given other directions, do your best to comply.
- Use caution when traveling. Major storms can create weakened roads or bridges, and broken or downed live power lines.
- Be cautious with food. When electricity is out, refrigerated foods can spoil quickly; throw out any food that is questionable. Frozen foods will typically last in a closed freezer for several days.
- Be cautious with drinking water. Hurricanes can contaminate local reservoirs. Radio reports will typically notify residents if tap water is safe to drink. Try to drink bottled water until you know for sure. On average, you need three gallons of water per family member per day. (Tip—you can obtain safe water by melting ice cubes.)
- Remember to help others who may require special assistance—infants, the elderly and people with disabilities.

Caring For Yourself

Disasters such as a hurricane can result in extreme emotions including stress, helplessness, fear, irritability, anger and depression. You may also suffer from nightmares, shock, loss of appetite and the inability to concentrate. All of these reactions and feelings are normal; but if you do not address them, you can jeopardize your health. If you or a family member are unable to cope, do not hesitate to get help. Many temporary shelters offer free counseling services to victims—or referrals to professionals who can provide further assistance. In addition, consider the following tips:

- Have realistic expectations and goals, and be patient with yourself.
- Reach out to supportive friends and family for comfort and guidance.
- Give yourself plenty of time to recover and rest.
- Try to maintain a nutritious diet to keep your energy up.
- Focus on your breathing—deep, slow breaths will help calm you.
- Join a support group. You can find support groups through your doctor, listed in your local newspaper or through local Red Cross chapters.

What To Do If Your Home Is Damaged Or Destroyed

When assessing the damage to your home, use extreme caution. Watch for hidden dangers: flooded areas, falling structures, sharp metal, fires, and other potential hazards. The following tips may help:

- If you smell gas or hear a blowing or hissing noise, you may have a gas leak. In this case, open a window and quickly leave. Turn off the gas at the outside main valve, if possible, and call the gas company from a neighbor's telephone or a pay phone. Note—If you turn off the gas, it must be turned back on by a professional.
- Clean up spilled medicines, bleaches, gasoline or other flammable liquids immediately.
- If you see sparks or broken or frayed wires, or if you smell hot insulation, call an electrician. You may need to turn off the electricity at the main fuse box or circuit breaker; however, if there is a lot of water on the ground, this may be hazardous, so have an electrician do it for you.
- If you suspect sewage lines are damaged, avoid using toilets and call a plumber. If water pipes are damaged, contact the water company and avoid using water from the tap.
- Consider hiring a reliable contractor—but beware of frauds who prey on disaster victims. Your best bet is to get a reference from friends, neighbors, or co-workers who have had improvement work done. Get written estimates from several firms. Ask for explanations for price variations. Don't automatically choose the lowest bidder. Be sure to get a signed contract from any contractor you agree to work with.

Home Owner's And Renter's Insurance

If you have insurance, make a detailed list of the damages and contact your insurance representative as soon as possible. If you aren't able to call from home, tell your agent where you can be reached—and try to be patient. Where there is extensive and widespread damage, insurance representatives usually handle claims on an as-needed basis, beginning with the most serious situations.

Property insurance typically protects against the financial loss due to damages incurred to real and/or personal property, but policies vary, and many have exclusions. For example, many policies do not cover damage caused by flooding, unless you have purchased additional flood coverage. Therefore, read your policy carefully and contact your agent with specific questions about coverage or the claims process.

In addition, the following tips may help:

- Take pictures of the damage—both to the house and your possessions—for insurance purposes.
- Make temporary repairs to prevent further damage from rain, wind or looting. If windows are broken, nail boards or staple-gun heavy plastic or tarps in their place.
- Keep all repair receipts for your insurance agent.

Safeguarding Yourself And Your Family In The Future

To protect yourself, your family and your home from future disasters, consider taking the proactive steps listed at the beginning of this article now. If you are rebuilding your home, check local building codes and ordinances to find out about wind-resistant designs and reinforced masonry work that may help reduce the damaging effects of hurricanes in the future. The Red Cross and other organizations may also be able to provide safety tips that can help prepare your family in the event of future emergencies.

Emergency Resources

Numerous shelters are typically set up in the event of a natural disaster. To find the shelter nearest you, check your local newspaper, contact your local Red Cross chapter or emergency management service—or call one of the hotlines below. In addition, some of these organizations may be able to provide temporary housing or financial aid to families who have lost their homes.

Resources Are Available

Additional information, self-help tools and other resources are available online at www.FOH4YOU.com. Or call us for more information, help and support. Counselors are available 24 hours a day, seven days a week to provide confidential assistance at no cost to you. FOH's EAP number is 800-222-0364.



Employee Assistance Program

We Care, Just Call

1-800-222-0364

1-888-262-7848 TTY Users

www.FOH4YOU.com

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