



HIGHLANDS COUNTY

DIVISION OF EMERGENCY MANAGEMENT

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GENERAL PREPAREDNESS

The most important step that you can take to increase your preparedness for any disaster is to prepare a Disaster Plan. This means that you and all the members of your household should address the topics listed below. Once all of the components are dealt with, you have a Disaster Plan. It is very important that everyone in your home, including children, understand your plan.

Basic Research

Investigate the types of hazards present in your community. Contact your local Office of Emergency Management for this information. If you live in Highlands County, these hazards include hurricanes, floods, high winds, tornadoes, wildfires, acts of terrorism, hazardous materials disasters, and others.

Cash

Have extra cash on hand. ATMs may be down and stores may not accept credit cards for some time after an emergency.

Disaster Supply Kit

Preparing your disaster supply kit now will make your life much easier when an emergency, any emergency, occurs. You want to plan on supplies for 3-14 days and keep your supplies in a back-pack, duffel bag, suitcase, or other easy to carry storage device. Here's what you'll need:

- **WATER!!** This is a top priority. Store at least one gallon per person per day. Remember, in addition to drinking, you'll need to brush your teeth, wash your hands, and perform other hygiene activities—and it can get pretty hot in Florida during hurricane months—so make sure you store enough water.
- Canned food—meats, soups, juices, fruits, vegetables, etc.
- Boxed drinks or other foods
- Powdered drinks, instant coffee and tea
- Peanut butter and jelly
- Crackers, cookies, & candy
- Energy and granola bars
- Bread in moisture proof containers
- Can opener (manual, NOT electric)
- Battery powered flashlights
- Battery powered radio

- Extra batteries
- Tools
- Important papers, including proof of residence (in water tight containers).
- Complete change of clothing.
- Entertainment items, especially if you have children.
- Pet supplies (remember water, food, and medicine for your pets too!)
- Duct tape and Scissors
- Plastic sheeting
- A-B-C rated fire extinguisher
- Cooking supplies
- Personal hygiene items
- Bedding
- Stationery items (pens, markers, paper)
- Baby items

First Aid Kit:

- First Aid Manual
- Sterile bandages in assorted sizes
- Antiseptics, such as hand cleaners
- Antibiotic ointment, products similar to Neosporin
- Tweezers
- Scissors
- Needle
- Latex gloves
- Sterile gauze pads
- Roller bandages, assorted sizes
- Safety Pins
- Triangular bandages
- Thermometer
- Sunscreen
- Hypoallergenic adhesive tape
- Non-prescription pain relievers (such as ibuprofen or acetaminophen—Advil or Tylenol)
- Non-prescription antihistamine (such as diphenhydramine)
- Prescription medicines
- Eye glasses or contact lenses. If you use contact lenses, remember that they're not much use without the solution and the storage case.

Insurance

Review your insurance policies, make sure that you understand them, and make sure that you have sufficient coverage. You should do this now and not wait until the disaster is imminent—you may not be able to make changes at that time. Some specifics:

- **Windstorm:** Make sure that your policy covers windstorms. Some home owners and renters policies may not.
- **Flood Insurance:** The National Flood Insurance Program is the only underwriter for flood damage to real property or personal effects. You will need to have a separate

flood insurance policy written in addition to your homeowners or renters policy. Be advised that there is a 30 day waiting period to get flood insurance, so you'll have to secure the policy in advance of the hurricane season. Your insurance carrier can do this for you, or you can call the National Flood Insurance Program directly at 800-638-6620.

- **Replacement Coverage:** As soon as you purchase something and take it home it begins to depreciate including appliances, computers, sound equipment, and other major purchases. When you make an insurance claim, your adjuster will count the depreciation on the item and you may not get the amount you need to replace the item completely. Make sure that your personal belongings have replacement coverage that will take a market price for the item in order to replace it in full.
- **Deductibles:** Review your policy for deductibles, and other exclusions so you know what you can expect to have to pay for out of pocket. Some Federal disaster loan programs may be available to cover those deductibles.
- **Temporary Living Expenses:** Renters and homeowners should take out policies that will provide them funds for temporary living expenses (or loss of use), which you may need if your residence becomes inhabitable.
- **Before and After Photos:** Take photos of your residence both inside and out. Make sure you get clear photos of each room of the house that show the appliances and furniture in each. Take photos of your personal belongings that may require special insurance coverage. Make two copies of the pictures, one for you and one for the insurance adjuster. Once the storm has passed, take the same series of pictures. [Click here for some guidance on a home inventory.](#)

Communications Plan

- Talk with your employer and your children's school or day care facility about their disaster plans.
- Identify two different places for your family to meet in case you are separated during an emergency. One should be right outside of your house, like a tree, and the other should be outside of your immediate neighborhood, such as a store or place of worship.
- Local telephone lines may be down or overwhelmed, so choose a contact who lives out of the area for you to call and report that you are OK. Out of area friends and relatives should also call this person to find out how you are doing.

Evacuation Plan

- If you need help with your day-to-day activities, call Highlands County Emergency Management or the Health Department to apply for the special needs registry. It is very important that you register now and not wait until a disaster is imminent.
- Identify two different escape routes out of each room of your house. Make sure everyone, including children, is familiar with these routes.

- Identify your evacuation route. Look at a map and identify two different routes out of your neighborhood. For evacuation routes out of the county, see “Evacuation Routes” on our web page.
- Know where you are going. Make arrangements ahead of time with your family or friends who live out of the area. As a last resort, you may also choose to go to an General Shelter.
- Make sure that your Disaster Kit has already been assembled and don’t forget to bring it with you. See “What to bring to a shelter” on our web page.
- Remember that most hotels and evacuation shelters do not permit pets (except for pets assisting people with special needs, such as seeing eye dogs), so be sure to have a place to where your pets can evacuate as well. See Pets and shelters on our web page.
- If you evacuate, be ready to leave as soon as the evacuation order is given. If you wait too long, not only are you putting yourself and your family at risk, but you are more likely to encounter traffic and other obstructions.