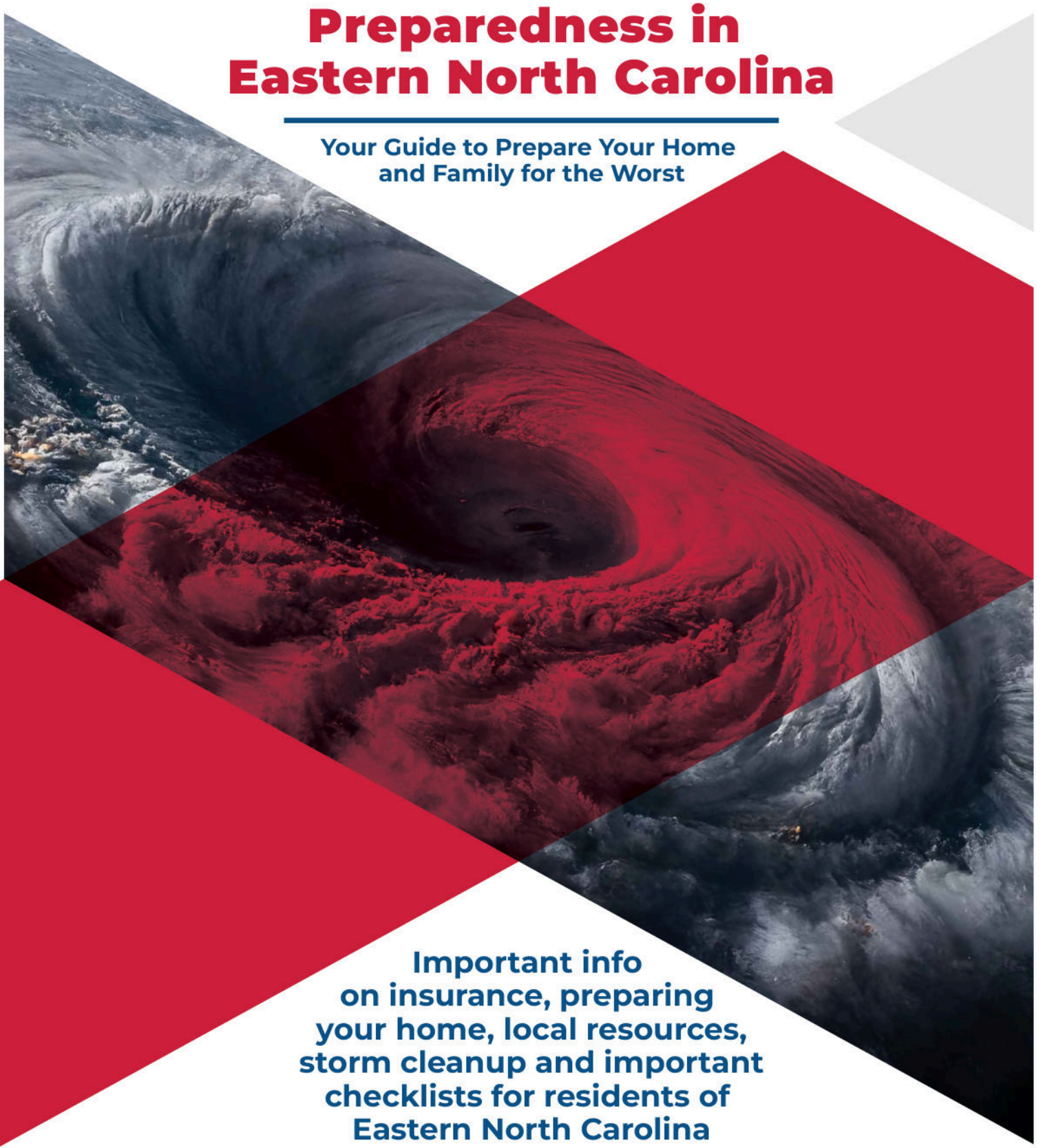
Hurricane Preparedness in Eastern North Carolina

Your Guide to Prepare Your Home and Family for the Worst



Important info on insurance, preparing your home, local resources, storm cleanup and important checklists for residents of Eastern North Carolina

HOME DISASTER MEDICS

Emergency Response, Expert Restoration

About Home Disaster Medics



Hi there! We are Joe and Andrew Roberts, owners and founders of Home Disaster Medics. We are cousins who grew up together and talked for years of starting a business. For a long time it didn't look like it would become a reality: Joe served in the Marine Corps as a helicopter pilot for 11 years and Andrew was busy managing a cattle ranch in Wyoming and then building a successful Irrigation business in Colorado. But in 2023, Joe decided it was time to move-on from the Marine Corps and at the same time, Andrew decided it was time to move on from Colorado.

In 2018 when Hurricane Florence slammed into Eastern NC, Joe was deployed to Afghanistan. Joe's family evacuated and was safe, but their home sustained damage from the Category 4 storm. Dealing with the aftermath with contractors and insurance adjusters was a frustrating experience. Based on his experience and those of close friends, Joe felt like there was an opportunity for a company to help the communities in eastern North Carolina by providing local, professional, and timely restoration services.

So Home Disaster Medics was born. Our name and our first service-vehicle (a converted ambulance!) are a constant reminder for us of our main mission: **helping our customers in a time of great distress to safeguard their health and the health of their home.** We approach our work with **empathy**, because we've been through similar situations, and professionalism, because

we have the training and experience to know what our customers need and to help them navigate the situation.

We aren't the biggest. We aren't nationally known. We don't have the backing of a big brand.

But,

We are deeply invested in our community here in Eastern NC. We are committed to operating with empathy, professionalism and timeliness. We are here to stay and ready when you need us.

VETERAN OWNED BUSINESS



Insurance Prep and Staying Informed

Get clear on what your homeowners policy covers regarding storm-related damage. Consult with your insurer to find out if windstorms, including hurricanes, are a covered peril on your policy. Also ensure that your insurance has enough coverage on your home and possessions.

Do you have flood insurance?

The National Flood Insurance Program (NFIP), managed by FEMA, delivers flood insurance to the public through a network of more than 50 insurance companies and NFIP Direct. To purchase flood insurance, call your insurance company. There is a 30-day waiting period before a NFIP policy goes into effect, unless a federally backed lender requires it, or your community flood map has recently changed.

Why might you need flood insurance? The NFIP reports that only 40% of their claims occur in high-risk flood areas, and many property owners discover too late that their homeowners insurance does not cover flooding.

Best Info Sources

The National Weather Service Hurricane Center has updates on weather forecasts, storm warnings, and storm watches. The Federal Emergency Management Agency (FEMA) will have updated information if the government issues a state of emergency.

Ready.gov has resources and information about preparing your car for emergencies, as well as car safety tips in a storm.

Local Facebook Groups offer great local info, the two to follow are: "Wilmington Area Tropical and Severe Weather Discussion" and "Sneads Ferry Topsail Island Hurricane Information Page"

Local Government Agencies can be a wealth of information on preparation prior to a storm. During the actual storm though, they will be overwhelmed with emergency requests so only contact them in the event of a true emergency and when doing so call 911.

Onslow County Emergency Services:

onslowcountync.gov/emergencyservices

910-347-4270

Follow on Facebook!

Pender County Emergency Services:

pendercountync.gov/em

910-259-1210

Follow on Facebook!



Preparing Your Home for a Hurricane:

Make a Weatherproofing Plan

Make a list of the hurricane or severe weather proofing your home currently has. Stock up on plywood to cover the windows, sliding glass doors, and garage doors if you don't have stormproof windows. Inspect your roof, seal any openings, and repair loose roofing materials.

Secure Important Documents

Place important documents in waterproof containers or digitally back them up if you have time.

Arrange for Backup Power

Consider getting a generator for essential appliances in case of power outages. Make a plan for how you will vent fumes from the generator safely away from your home.

Make an Emergency Kit

Having a fully stocked home emergency kit can help keep you and your family safe when a big storm or other unexpected event occurs. Pack the kit with enough supplies to meet your family's needs for at least 72hrs while you wait for the storm to pass. You may also want to gather wrenches (to turn off broken gas or water utility lines), fire extinguishers, and a hand-cranked radio in case you lose power and cell phone service.

Trim Trees.

Trim the branches near your house to protect them from falling on your property or your neighbor's.

Secure Loose Objects.

A hurricane's strong winds can send objects flying at high speeds. If an outdoor object isn't anchored in some way, it should be brought indoors or stored securely in some manner to prevent damage.

Collect Extra Water

A big storm can knock out your water supply. Filling tubs with water ensures you'll be able to flush toilets after the storm. Another good idea is to fill quart-size bags with water and freeze them. It will keep your perishables cold for a while if you lose power and provide safe drinking water.

Sandbag.

Use sandbags to redirect water away from your home and prevent water damage. Overlap the sandbags and pile them up like pyramids with a wide base for stability.

Know how to turn off utilities.

Find out in advance where the shutoff points are in your house in the event you need to turn them off to protect your home.

Plan your evacuation route.

It's important to have a plan if local authorities advise you evacuate. If you're in a vulnerable area, determine the evacuation routes you'll use. Ensure that your vehicle has a full tank of gas before the storm hits. Expect Hwy 17 to be very congested, taking Hwy 50 inland may be a better bet.

Cleanup Tips and When to Call Home Disaster Medics

After the storm has passed and everyone is safe, you should make two important phone calls. The first is to your insurance agent/provider to start the claims process. The second is to a professional restoration company who can evaluate the extent of the damage and conduct important initial mitigation such as water extraction and home drying. Keep in mind that Restoration company's services will be in high-demand after a storm so don't delay calling or else you may end up on a waitlist.

WARNING! A delay in water damage remediation can result in accelerated mold/microbial growth throughout a home causing even more extensive damage which may not be covered by insurance. After a large storm it can take weeks for an adjuster to show up to your home to do their initial assessment. Do NOT wait to start mitigating the damage.

CAUTION! Beware of Storm Chasers. You should always call a reputable, licensed, insured and local restoration company. After a large storm, restoration companies (or just individuals) from all over the country will descend on the area offering their water damage remediation services. These "storm chasers" may not be insured, licensed or even qualified to conduct the needed services. Additionally, since they are not local and will be gone in a matter of weeks, they may not be as thorough or professional in their work as a local company with a reputation to protect.

POST-DISASTER TIPS TO STAY SAFE

If you've evacuated the area, wait for public officials to say it is safe before returning. Each year, a significant number of people are injured or killed while cleaning up after a hurricane. As you begin cleanup, keep these begin cleanup, keep these safety tips in mind:



STAY SAFE

Do not wade in floodwaters, which can contain dangerous debris like broken glass, metal, dead animals, sewage, gasoline, oil, and downed power lines.

Do not enter a building until it has been inspected for damage to the electrical system, gas lines, septic systems, and water lines or wells. Wear appropriate protective equipment such as gloves, safety glasses, rubber boots, and masks to protect you from debris and airborne particles, e.g., mold and dust.

Do not use electrical equipment if it is wet or if you are standing in water.

Protect your pet following a hurricane. To learn more, visit **ready.gov/animals**.



STAY HEALTHY

Throw out any food including canned items that were not maintained at a proper temperature or have been exposed to floodwaters. Do not eat food from a flooded garden. When in doubt, throw it out.

Avoid drinking tap water until you know it is safe. If uncertain, boil or purify it first.

Clean and disinfect everything that got wet. Mud left from floodwater can contain sewage, bacteria, and chemicals.

Navigating the Restoration/Insurance Process

Steps to Navigating the Water Damage Restoration and Insurance Claim Process

01

Contact your Insurance Company

They can help you you start the claim process and provide your insurance policy if you don't have it on hand.

02

Review your Insurance Policy

Make sure to check for coverage on the claim you want to file. Also check your deductible amount, depending on the extent of damage, it may be more adventageous to pay out of pocket than to file a claim. Many restoration companies will offer sizeable cash discounts on their work.

03

Find a reputable Restoration Company

Make sure they are:

- Local (don't use a storm chaser!)
- Insured (run away from any company not insured)
- Reputable (good reviews!)
- Certified (check for IICRC and NAMRI certs on their website)

04

Document damage

Take lots and lots of pictures. A good Restoration company will do this as well to assist you with your claim.

05

Work with your Insurance Adjuster

After you file a claim, your insurance company may send an adjuster to assess the damage to your property. It's important to be prepared for this visit by having all relevant documentation, including pictures and videos of the damage, as well as estimates from the restoration company.

06

Track Expenses

As you go through the restoration process, keep track of all expenses related to the damage and restoration work. This includes costs for temporary accommodations, transportation, restoration work and any other expenses related to the damage. Keeping a detailed record of expenses can help ensure that you receive fair compensation for your losses and can also help you maximize your coverage.

07

Be Patient, Be Persistent

Finally, it's important to be patient throughout the insurance claims process. Depending on the extent of the damage and the complexity of the claim, it may take several weeks or even months to settle the claim. Ask for updates frequently and keep a record of all communication with your insurance company, including the date, time and name of the representative you spoke with, as well as a summary of the conversation.



Test your Hurricane Preparedness Knowledge

1 MYTH: Preparing for disasters is time-consuming and expensive.

FACT: Signing up for local alerts and warnings is free. Many preparedness apps are also free.

FACT: Your home may already contain emergency kit items.

FACT: You can purchase items for an emergency kit and assemble it over time.

FACT: Having an adequate emergency supply of food and a communication plan can be of benefit no matter the hazard.

2 MYTH: My homeowners insurance should cover everything if a hurricane affects me.

FACT: This is not always the case. Check your insurance policy and consult your insurance agent.

FACT: Standard homeowners insurance does not cover flood damage.

3 MYTH: In an emergency, only first responders need to know what to do.

FACT: Everyone needs to know what to do before, during, and after a hurricane to protect themselves, their families, and their neighbors.

FACT: First responders may not reach you for hours or days after a hurricane strikes. Everyone needs to know what to do to stay safe.

4 MYTH: I am prepared for any emergency, including a hurricane, if I have an emergency kit packed.

FACT: Emergency preparedness requires more than a kit.

FACT: Having a family communication plan, signing up for alerts and warnings, and knowing what to do and how to evacuate are also important.

FACT: Many emergencies require knowledge of what to do to protect yourself.

5 MYTH: It's okay if I drive through a small amount of floodwater.

FACT: As little as 12 inches of water can float smaller SUVs and 18 inches of water can float larger vehicles such as full-size SUVs.

FACT: The depth of the water is not always obvious, and moving water has tremendous power. Turn Around Don't Drown®

FACT: Even a small amount of water on a road may hide dangers such as undermined roads ready to collapse.

6 MYTH: A person can safely wait to evacuate until confirmation that a hurricane is in their area.

FACT: Those who wait for actual confirmation of a hurricane may be trapped by high winds, flooding, or traffic.

7 MYTH: If I tape my windows, it will protect them from strong hurricane force winds.

FACT: Taping windows can create larger and deadlier shards of glass.

FACT: Hurricane shutters or impact-resistant windows are far more effective in protecting against breakage of windows.



For more resources about hurricane risk, visit ready.gov/prepare

Hurricane Preparedness Checklist

The right time to prepare for a hurricane is now. This helpful checklist will get you started. Make sure to include your entire family in the preparation and discuss your emergency plan with them. Post this checklist in an easily accessible location so it's always close by. Remember to keep in mind your family's unique needs as you complete the checklist.

BEFORE A HURRICANE

Stock your emergency kit and "go bag" with:

EMERGENCY COMMUNICATION

- ■ Important contact information for family, school, work, doctors, etc., including phone numbers and email addresses
- ■ Cellular phone, extra battery, and chargers for electrical equipment
- ■ AM/FM radio/NOAA Weather Radio (extra batteries)
- ■ _____
- ■ _____

MEDICAL NEEDS

- ■ Medications for at least one week and copies of prescriptions
- ■ Extra eyeglasses/contact lenses
- ■ Medical equipment/assistive technology and backup batteries
- ■ First aid kit
- ■ _____
- ■ _____

CRITICAL DOCUMENTS

- ■ Photo ID (e.g., driver's license, passport)
- ■ Cash and credit cards
- ■ Personal records (e.g., birth certi□cates, marriage certi□cates)
- ■ Medical records
- ■ Financial information (e.g., bank account or credit card information)
- ■ Property records (e.g., insurance policies, deed, or lease)
- ■ Waterproof, portable container for important documents
- ■ _____
- ■ _____

TOOLS & SAFETY ITEMS

- ■ Flashlight
- ■ Multi-purpose tool
- ■ Matches or lighter in waterproof container
- ■ Whistle
- ■ _____
- ■ _____

FOOD/SUPPLIES

- ■ At least a three-day supply of water and non-perishable food
- ■ Infant formula and diapers
- ■ Pet food, supplies, and extra water
- ■ _____
- ■ _____

HYGIENE & SANITATION

- ■ Soap/disinfectant/sanitizer
- ■ Paper towels/moist towelettes
- ■ Toilet paper
- ■ Bleach
- ■ Toothbrush and toothpaste
- ■ _____
- ■ _____

PROTECTIVE GEAR & CLOTHING

- ■ Extra warm clothes
- ■ Sturdy shoes
- ■ Blankets or sleeping bags
- ■ _____
- ■ _____

COMFORT & PRICELESS ITEMS

- ■ Items like: books, puzzles, favorite stuffed toy, photo albums, valuables
- ■ _____
- ■ _____

DURING A HURRICANE

When a tropical storm or hurricane watch is issued, it's important to stay informed.

Tune in to channels: _____

_____

Check for alerts on apps: FEMA App

_____

In case of evacuation, grab your "go bag" and leave immediately.

Use evacuation route: _____

_____

The closest shelter is: _____

_____

Meet family at: _____

_____

Make sure to take these important numbers with you:

Family member's name:

_____

Phone #: _____

Email: _____

Local contact's name:

_____

Phone #: _____

Email: _____

Out-of-state contact's name:

_____

Phone #: _____

Email: _____

Primary physician's name:

_____

Phone #: _____

Email: _____

Hospital's phone #:

_____

Insurance company's phone #:

_____

FEMA's helpline: 1-800-621-FEMA

TTY: 1-800-462-7585

VRS: 1-800-621-3362

Red Cross's helpline: 1-800-733-2727

For more resources about hurricane risk, visit ready.gov/prepare