



**HURRICANE  
PREPAREDNESS**



## POWERED BY THE AMERICAN SPIRIT

We are a service-disabled veteran-owned business specialising in all aspects of electrical work, including commercial, industrial, residential, and long-life generators and equipment. Since 1948, we have designed, built, and maintained electrical systems for commercial, industrial, and residential projects throughout Central Florida and beyond.



**GENERAC®**

**POWER  
PRO ELITE+**

# CONTENT

2	Message from our president
4	Prepare for Disasters
6	Know Your Risks
10	Make a Plan
18	Take Action
22	Recovering from a Disaster
25	File an Insurance Claim
26	Disaster Assistance
27	Give Support
29	Peace of Mind with Generac Products
30	Our Services



# MESSAGE FROM OUR PRESIDENT

## Hurricane season reminder.

Hurricanes bring many hazards to U.S. coastlines and inland areas, including storm surge along the coast, inland flooding due to rainfall, tornadoes, strong winds, rip currents, and large waves. Determine the hazards that could occur based on your surrounding area and start preparing for how to handle them. Hurricanes are not just a coastal problem. Their impacts can be felt hundreds of miles inland, and significant impacts can occur without it being a major hurricane.

Hurricane season is from June 1 to November 30. Planning and preparing can play a big difference in safety and recovery of a hurricane. Recovering quickly from such an event requires preparedness, advanced planning, knowing what to do in the event of a hurricane, as well as reporting and rebounding from any loss suffered. This year, we encourage all Eau Gallie Electric employees to take the time to prepare for their families and homes for hurricanes and related impacts, as well as remain informed of our Eau Gallie Electric Hurricane Response Policy. Hurricanes are one of nature's most powerful and destructive natural disasters that we face. It only takes one to change your life. It's not just major hurricanes that we need to worry about. Hurricanes such as Sandy and Isaac remind us that significant impacts can occur without it being a major hurricane at landfall.

### Our BELIEFS



#### We stand for **CARING FOR PEOPLE**

We have a long history of serving the community and working hard to successfully answer God's call to help change lives!



#### We do quality **PROJECTS**

We have a long track record of delivering successful projects across industry markets.



#### and we do them **ON TIME**

Since 1948, Eau Gallie Electric has been a leading electrical contractor in Florida. We've delivered successful projects in many industry markets so we have the experience you need for your next project.

## SIMPLE FACTS ABOUT OUR COMPANY

STARTED ON //	1948
STAFF NUMBER //	60+
CUSTOMERS SERVED //	100,000+
GENERATOR INSTALLS //	THOUSANDS
DEPARTMENTS //	7



## SERVING FLORIDA IN THE COMMERCIAL, INDUSTRIAL, AND RESIDENTIAL ELECTRICAL INDUSTRY FOR OVER 70 YEARS



### HURRICANE SEASON JUNE 1 TO NOVEMBER 30

Hurricane season is from June 1 to November 30. Planning and preparing can play a big difference in safety and recovery of a hurricane. Recovering quickly from such an event requires preparedness, advanced planning, knowing what to do in the event of a hurricane, as well as reporting and rebounding from any loss suffered.

This year, we encourage all Eau Gallie Electric employees to take the time to prepare for their families and homes for hurricanes and related impacts, as well as remain informed of our Eau Gallie Electric Hurricane Response Policy.



### GET PEACE OF MIND BE PREPARED

As the season begins, now is the time to prepare. We hope the following information gives you peace of mind. Some of the topics will include:

- Know Your Risks
- Make a Plan
- Take Action
- Recovering from a Disaster
- Recovering from a Disaster

Hurricanes are one of nature's most powerful and destructive natural disasters that we face. It only takes one to change your life. It's not just major hurricanes that we need to worry about. Hurricanes such as Sandy and Isaac remind us that significant impacts can occur without it being a major hurricane at landfall.



## PREPARE FOR DISASTERS

Not if, but when: Every U.S. state and territory is at risk of disasters.

Disasters disrupt thousands of lives every year, leaving behind lasting effects on people and property. After a disaster, many others in your community need help as well. For this reason, local first responders and other assistance may not be able to reach you right away. You and your family can take simple steps now to prepare for emergencies. By doing so, you take back control—even in the uncertainty of disaster.

This comprehensive guide will provide you with detailed information on how best to prepare for disasters within your family and in your community. In this document you will learn general disaster preparedness tips for before, during, and after disasters, as well as best practices to inform your preparedness decisions about specific disasters, such as hurricanes, earthquakes, and active shooters.

### BENEFITS OF PLANNING AHEAD

There are many benefits to planning ahead for disasters. The most important benefits are staying safe and helping yourself and your community recover.

People and families that plan for emergencies will:

- Help keep people safe
- Limit property damage
- Know what to do during and after a disaster
- Better manage their savings
- Support community preparedness
- Help their community get back up and running after a disaster.

Taking simple actions to protect against disaster helps you, your family, your community, and your country in important ways.

# HOW TO PREPARE FOR DISASTERS

To prepare yourself and your family for a disaster, you should:

- 1) Know Your Risks
- 2) Make a Plan
- 3) Take Action



## KNOW YOUR RISKS

Understand the risks you and your family may face. Most communities face many types of hazards. It is important to learn the risks specific to your home and the ways to assess your risks if you are away from home. Know how and when to take action before, during, and after different hazards.



## MAKE A PLAN

Make a communications plan and prepare for both evacuating and sheltering. Prepare for your family's unique needs with customized plans and supplies. In addition, use your social networks to help friends and family members prepare and participate in community-wide disaster preparedness activities. Moreover, you should gather emergency supplies and secure the information and important documents you will need to start your recovery



## TAKE ACTION

Put your plan into action. Be ready and able to face disasters, no matter where you are and when they occur. It is important to get the insurance you need and understand your coverage options. Moreover, you should make a list of your personal property and its condition and protect your property by considering how to minimize damage. Practice your disaster plans, take advantage of existing alert and warning systems, and explore ways to serve your community.

**YOUR POWER  
IS OUR PRIORITY.**  
NEVER BE WITHOUT  
POWER AGAIN.





## **KNOW YOUR RISKS: ACTIONS TO PROTECT YOURSELF AND OTHERS**

Individuals and families face many different types of hazards. It is important to learn the risks you face and ways to stay up-to-date with current conditions. Taking action now may give you and your family the power to protect yourselves and your property. This section will discuss the many simple actions that you can take to prepare for all types of disasters, as well as those for specific hazards.



**Do you know what  
types of disasters  
are most likely to  
happen in your  
community?**



# DETERMINE YOUR RISKS

There are many different types of disasters and hazards. Your risk of becoming affected by each type depends on the possibility of an event and your vulnerability to it.



## Hazard

A source of danger



## Vulnerability

Being open to attack or damage



## Risk

Possibility of loss or injury

A key first step in disaster preparedness is understanding the types of hazards prevalent in your community. To do this, visit your state and local government's emergency management websites to look for more information about the common types of disasters and whether disaster plans exist for your area. If available, you should also sign up for your community's alert and warning systems which can notify community members of impending disasters or of actions to take following a disaster. Lastly, talk to your friends and neighbors to understand the types of emergencies they are preparing for and what actions they take to prepare.

## BASIC PROTECTIVE ACTIONS FOR ALL DISASTERS

There are proven measures or "protective actions" that you can take to protect your family and property before, during, and after a disaster. The better we as a Nation understand these measures, the more lives we can protect and save.

These important actions will help keep you prepared for all disasters:

- Have the skills to assess the situation quickly and to take effective action to protect yourself.
- Get involved with preparedness training and volunteer programs.
- Put together an emergency fund of cash and supplies.
- Decrease the potential impacts of hazards.
- Prepare a family disaster plan and practice the plan.

Remember to be inclusive in your disaster planning and consider the needs of children, the elderly, and those with disabilities or access and functional needs. Also, be sure to consider the transportation needs for you and your family, recognizing that a disaster may impact normal route and transportation methods. Finally, you should also make sure to plan for your pets and service animals, which are frequently overlooked in disaster planning.

Many disasters happen with little or no warning. You need to be ready with the appropriate skills and knowledge to act immediately—often before you have instructions from authorities. After an event, it is important to first assess the situation before deciding to stay or change your location.

## 01 Assess the Situation

When something happens without warning, it is important to take a few seconds to figure out your most effective next steps. This includes identifying the type of event that occurred and whether there is immediate danger, such as damaged buildings or downed power lines. The goal is to be safe and stay out of harm's way.

## 02 Decide to Stay or Change Location

The next step is to decide whether it is safe to stay in your current location. In some situations, you should stay where you are, while in others the safest option is to change locations. For example, if you are inside when a tornado occurs, you must stay indoors. In contrast, in an active shooter situation, you can try to run to another location.



### Key Protective Actions for Power Outages

- Take an inventory now of the items you need that rely on electricity. Make backup plans, including relocation plans, if you have medical equipment or assistive technology devices that are dependent on power for life-sustaining purposes.
- Plan for batteries and other alternatives to meet your needs when the power goes out.
- Install battery-powered smoke detectors and carbon monoxide detectors in central locations on every floor of your home and outside of bedrooms. Electric detectors with battery backup are also acceptable.
- Keep mobile phones and any battery-powered devices charged, and make sure you have backup charging methods such as a car charger.
- Keep your car's gas tank full. If you use your car to charge devices, do not leave the car running in a garage, partly closed space, or near a home to avoid carbon monoxide poisoning.
- During a power outage, only use flashlights for lighting. Avoid using candles, as they could be a fire hazard.
- Review your household power outage supplies. Ensure you have at least one flashlight with extra batteries per household member and a ready supply of nonperishable food and water.
- Turn off or disconnect appliances and other equipment to protect them from quick power surges. Whenever possible, use surge protectors.
- Avoid carbon monoxide poisoning. Generators, camp stoves, or charcoal grills should always be used outdoors and at least 20 feet away from windows. Never use a gas stovetop or oven to heat your home. Follow manufacturer instructions.
- Check on your neighbors. Older adults and young children are especially vulnerable to extreme temperatures.
- Keep perishable food cold to avoid illness. Keep a thermometer in your refrigerator and freezer to monitor the temperature. When in doubt, throw it out! Throw away any food that has been exposed to temperatures 40 degrees or higher for two hours or more, or that has an unusual odor, color, or texture.
- If the power is out for more than a day, discard any medication that should be refrigerated, unless the drug's label says otherwise.

## Key Protective Actions for Hurricanes

- Before hurricane season begins, make plans for both evacuation and sheltering in place.
- Become familiar with your evacuation zone, the evacuation route, and shelter locations.
- Practice going to a safe shelter for high winds, such as a safe room or ICC 500 storm shelter. The next best protection is a small, interior, windowless room in a sturdy building on the lowest level that is not subject to flooding.
- Gather needed supplies for at least three days. Keep in mind each person's specific needs, including medication. Don't forget the needs of pets.
- Keep important documents in a safe place or create password-protected digital copies.
- Prepare your home for both high winds and possible flooding. Declutter drains and gutters. Install check valves in plumbing to prevent backups. Consider hurricane shutters. Trim or remove damaged tree limbs on your property. Review insurance policies.
- Prepare your home for both high winds and possible flooding. Inspect your roof, windows, and doors to ensure they work properly. Trim or remove damaged tree limbs on your property.
- If told to evacuate, do so immediately. Do not drive around barricades.
- If trapped in a building by flooding, go to the highest level of the building. Do not climb into a closed attic. You may become trapped by rising flood water.
- Purchase flood insurance. Standard insurance policies do not cover flooding.

### RESIDENTIAL WHOLE HOUSE GENERATORS

Installing a backup power supply for your home is a significant step in increasing your security and comfort. In case of a power outage, it allows you to live comfortably without worrying about food spoilage and other problems that might occur when the power goes down.

From hurricanes damaging power lines to a car accident that damages a pole, being without power for 8 hours or longer is a persistent threat.

Since the COVID pandemic, the world has changed, and it now takes more time to obtain products and services. Shortages are becoming more commonplace, so self-sufficiency is a necessity.



**SCHEDULE A  
FREE IN-HOME  
APPOINTMENT  
TO GET STARTED**

[www.eg-electric.com](http://www.eg-electric.com)

**GENERAC** | **POWER  
PRO ELITE+**

# ■ MAKE A PLAN



An emergency plan can help you reach loved ones when normal communication methods are not working or are inaccessible. Most importantly, it may help you stay safe in a disaster and give you peace of mind. Consider making plans for evacuation, communication, and to protect critical documents and your property.

## CREATE A FAMILY EMERGENCY COMMUNICATION PLAN



Know how to contact and meet family members before, during, or after a disaster by making a Family Emergency Communication Plan. The first step is to collect all contact information from your family and add it to the communication plan. Include contact information for other important people or organizations as well, such as medical facilities, doctors, schools, or service providers. You should also set an out-of-state point of contact, which enables everyone in your family to share updates through that person if local communication is unavailable. Be sure to have at least two forms of contact for that person.

You may also use social media as an important method of communication with your family. Encourage your entire family to sign up for social media applications such as Facebook Safety Check or American Red Cross Safe and Well.

Make sure everyone understands the Family Emergency Communication Plan and carries a digital or wallet card copy at all times. You should also post a copy in a central location in your home, such as on your refrigerator or family bulletin board. You can find premade templates to build wallet cards and large print plans at [Ready.gov](https://www.ready.gov). It is vital that your family practice your plan once you have developed it—just like you would a fire drill. Have regular household meetings to go over your communication plan and meeting place after a disaster.

## KNOW LOCAL PLANS AND RESOURCES

Knowing what plans already exist can help you understand what you need to plan for and what resources are available. Ask local officials about your community's emergency preparedness plans and learn about opportunities for education and training.

Parents and guardians should make sure that schools and daycare centers have emergency response plans. Ask how schools will communicate with parents and guardians during a crisis, and whether they keep enough food, water, and other basic supplies on hand. In addition, find out if schools are prepared to shelter in place, whether they have designated evacuation locations, and whether they have plans to reunite families. Knowing your loved ones are safe when away from home will give you peace of mind in emergencies.

## MAKE AN EVACUATION AND SHELTER PLAN

You must find protection for you and your family when disaster strikes. Deciding whether to evacuate or to shelter in place depends on many factors, including the hazard you are facing and whether your shelter will keep you safe.

**Evacuation:** Local officials declare when a mandatory evacuation will occur. Local officials may also advise, but not require, evacuations.

**Sheltering:** The best protection in high winds, tornadoes, and many other events is to find shelter in an interior room away from windows, doors, and flood waters.

**Take Action:** Protect Yourself, Your Property, and Manage Risk—describes other things you may do to help strengthen your home against possible hazards, keeping you and your family safe.

**WHILE THIS SECTION GIVES GUIDANCE ON EVACUATION AND SHELTER, YOU SHOULD ALWAYS FOLLOW THE ORDERS AND ADVICE OF LOCAL GOVERNMENT AUTHORITIES AND FIRST RESPONDERS.**



### ASK YOURSELF

If you heard a tornado siren, do you know where you would go?

What would you do if the power went out?

What would you take with you if you needed to evacuate your home?

# YOU & YOUR FAMILY



**WHEN YOU  
AND YOUR  
FAMILY  
EVACUATE,  
FOLLOW  
THESE  
GUIDELINES**

## **EVACUATION GUIDELINES**

- Pick safe meeting places in several different directions so you will always have somewhere to go in an emergency. One should be within your immediate neighborhood and another should be further away, such as in a nearby town.
- Make sure that everyone in your household knows where to go during different types of disasters. Consider the locations that everyone goes to often.
- Make sure these locations are accessible for household members and create a plan on how they will get there in the event of an emergency.
- If you have a vehicle, keep a full tank of gas in it if an evacuation seems likely, and remember to never allow your gas tank to drop below half full. Plan to take only one car per family to reduce traffic and help others evacuate safely.
- Become familiar with alternate routes and backup modes of transportation to get out of your area.
- Leave early enough to avoid being trapped by severe weather. Follow the recommended evacuation routes and do not take shortcuts because 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 your transportation in case of an evacuation. Make plans with family, friends, or your local government.
- Take your emergency supply kit with you during an evacuation.
- Pay attention to your radio or smartphone/tablet and follow local evacuation instructions.
- Take your pets with you but understand that only service animals may be allowed in public shelters. Research pet friendly shelters or places to board your pets before a disaster strikes.

## IF YOU HAVE ENOUGH TIME BEFORE EVACUATING:

- Call, text message, or email the out-of-state contact in your Family Emergency Communication Plan to inform them of where you are going.
- Keep your home safe 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 told to do so, shut off water, gas, and electricity before leaving. Learn how to do this before a disaster from a professional plumber or electrician, your local utility provider, or at Ready.gov.
- Leave a note telling others when you left and where you are going.
- Wear sturdy shoes and clothing that give protection such as long pants, long-sleeved shirts, and a hat.
- Check with neighbors who may need a ride.



## GATHER EMERGENCY SUPPLIES

Gathering emergency supplies for an emergency supply kit is an essential component to disaster preparedness. You should store emergency supplies in different places, such as your home, office, and vehicle. Your basic emergency supply kit should include the following:

- **Water.** Keep one gallon of drinking water, per person, per day in your kit. Depending on where you live, you may wish to keep 3, 7, or even 14 days of water on hand.
- **Food.** Keep as much non-perishable food, like cans and dry goods, as your family will need to survive a major disaster.
- **Cash.** Keep enough cash on hand to buy food, fuel, and a few nights in a hotel in case you need to evacuate.
- Battery-powered or hand crank radio and a National Oceanic and Atmospheric Administration (NOAA) All Hazards-Weather Radio with tone alert—keep extra batteries for both.
- Flashlight and extra batteries.
- First aid kit.
- Whistle.
- N95 respirator masks. Keep several in your kit and fit test each mask to ensure a tight seal on the face. They are light and small, but may keep you safe from smoke and chemicals.
- Wrench or pliers to turn off utilities.
- Can opener and other food preparation tools.
- Local maps.

# AFTER

**AFTER AN EMERGENCY,  
YOU MAY NEED TO  
SURVIVE ON YOUR OWN  
FOR SEVERAL DAYS.**

Being prepared means having your own **food, water, and other supplies** to last for at least **72 hours**. Most of the items recommended for a disaster supply kit are inexpensive and easy to find, and any one of them could save your life.

## **OTHER ITEMS YOU MAY WANT TO ADD TO YOUR EMERGENCY SUPPLY KIT:**

- Prescription medications and glasses.
- Infant formula and diapers.
- Pet food and extra water for your pet.
- Important family documents.
- Cash and change.
- Emergency reference material (e.g., a first aid book or information from Ready.gov).
- Sleeping bag or warm blanket for each person; you may need extra bedding if you live in a cold climate.
- Complete change of clothing, including long-sleeved shirt, long pants, and sturdy shoes. Water purification system.
- Fire extinguisher.
- Personal feminine hygiene products.
- Camping mess kits for cooking, paper cups, plastic plates and utensils, and paper towels.
- Paper and pencil.
- Books, games, puzzles, or other activities for children and adults.
- Cleaning supplies, soap, and hand sanitizer that has at least 60 percent alcohol.

This list serves only as a guide. Consider additional factors such as ages, diets, health, mobility, and the local climate. For additional resources, please visit [Ready.gov](http://Ready.gov).

Since you do not know where you will be when an emergency happens, prepare supplies for home, work, and vehicles. Have separate, smaller sets of emergency supplies for your vehicle and workplace to last at least 24 hours in case you need to stay where you are. Include any essential medications in all supply kits.



# SUPPLIES

## Home, work, and vehicles



- **Home:** Keep this kit in a designated place and have it ready in case you have to leave your home quickly. Make sure all family members know where the kit is kept.



- **Office:** Be prepared to shelter at work for at least 24 hours. Your work kit should include food, water, comfortable walking shoes, and other necessities like medicines.



- **Vehicle:** In case you become stranded, keep a kit of emergency supplies in your car.

**After putting together your emergency supply kits, check your needs every six months.**

**Update your kit regularly, especially as your family's needs change, to ensure it is ready and safe when disaster strikes.**

For some people, keeping the power on is a matter of life and death. Perhaps you need to keep medical equipment running or need continuous AC to manage a condition. Losing power could have severe consequences.



If you are considering installing a generator and you're looking for whole-house generators installers near me, we can give you the peace of mind you need.

# THE KIT

## MAINTAIN YOUR KIT BY TAKING THE FOLLOWING ACTIONS:

- Keep canned foods in a dry, cool place.
- Throw out any canned good that is expired or has become swollen, dented, or corroded.
- Use foods before they go bad and replace them with fresh supplies.
- Place new items at the back of the storage area and older ones in the front.
- Keep items in airtight plastic bags and put your entire disaster supply kit in one or two easy-to-carry containers, such as an unused trashcan, camping backpack, or duffel bag.
- Store commercially bottled water with your kit, not tap water.

### **CLEAN DRINKING WATER**

For more information about clean drinking water and how to sanitize water if no clean water is available, visit [Ready.gov](https://www.ready.gov).

# PREPARE YOUR CRITICAL DOCUMENTS

## It is important

It is important to find and gather your valuables and information that will help you recover quickly and effectively after a disaster. Collect these documents and make a list of your household belongings and valuables. This is a critical step because you may need this inventory list for insurance records.

### **An overview of the items you should keep track of is below:**

- Household identification documents such as property deeds or leasing agreements.
- Financial and legal documents like bank statements and paystubs.
- Medical information and proof of insurance, including medical records and your doctor's contact information.
- Emergency or hotline contact information.

Once you have put together your financial, legal, and contact information, it is important to protect it. Keep paper copies of these documents at home in a fire- and waterproof box or safe, in a bank safe deposit box, or with a person you trust. Keep electronic copies of these documents in a password protected, encrypted format on a removable flash or external hard drive in your fire- and waterproof box or safe, or use a secure cloud- based service.



## OWN A GENERATOR?

Generator maintenance is a task that should not be overlooked. You may use your generator all the time, or you may only use it infrequently. Preventative maintenance services will ensure that however you use your generator, it will always be up to the tasks you need when you need it.

Generators that are used regularly can suffer from issues caused by general wear and tear, leading to inefficient operation. If you only use your generator in emergencies, it is wise to ensure it will fire up when you need it most.

Our generator maintenance service is available to customers in Brevard and Indian River counties, as well as most locations throughout Central Florida.



# TAKE ACTION

## PROTECT YOURSELF, YOUR PROPERTY, AND MANAGE RISK



There are many simple actions that you can take now to prepare yourself and your property for a disaster. For example, you should regularly practice your disaster plan with your family and review and understand your insurance coverage. This section will describe other preparedness actions you and your family can take.

# KEEP INFORMED

## ALERTS AND WARNINGS

There are many alert and warning systems to keep you and your family up-to-date while at work, home, school, or away. Learn which are available in areas you spend a lot of time and subscribe to them. Once you have signed up, officials in your area can send you text or email messages about local emergencies. Some may have mobile apps to ensure that you can receive the information when disasters happen. Workplaces, schools, and community-based or faith-based groups may have their own similar opt-in notification systems.

You can also use mobile apps with local alert functions to stay informed of hazards in your area. For example, the FEMA app offers notifications with information on local threats. Double check that your mobile devices can get Wireless Emergency Alerts (WEAs). Make a list of all the alert systems available to you, and make sure everyone in your household gets the alerts as part of your household communication plan.

With all notification systems, make sure you can find and understand the messages that are sent. Assistive communication devices can help people with disabilities and others with access and functional needs get forecasts, warnings, and emergency messages.



## KNOW YOUR INSURANCE OPTIONS AND DOCUMENT YOUR PROPERTY

Understanding your insurance needs is an important step to prepare yourself and your family for a disaster. Getting the right type and amount of insurance may mean the difference between a quick recovery from disaster and years of financial challenges. Take the following actions now to find and secure the appropriate

- ✓ **Dwelling** – coverage for your house.
- ✓ **Other structures** – coverage for structures such as garages, decks, and fences.
- ✓ **Personal property** – coverage for items such as furniture, clothing, and appliances.
- ✓ **Loss-of-use** – payments if you need to move temporarily due to covered damage.

Many landlords and property management companies will want to see proof of a renter's insurance when you sign a lease. If you own a business, you will need to purchase business (or commercial) insurance to protect your property and employees.

insurance policies to protect your family's financial health.

Different lines of insurance are available to cover the many types of potential damage caused by a disaster. Homeowners' and renters' insurance policies usually give you the following areas of coverage:

- ✓ **Personal liability** – coverage for accidents happening on your property.
- ✓ **Medical protection** – payments for someone who is injured on your property.
- ✓ **Property damage to others** – coverage if you accidentally break or damage someone else's property.

Manufactured homes, condominiums, and farms have special insurance policies. Your bank or mortgage lender may also have minimum insurance requirements as a condition of your loan. Always make sure you have enough coverage to rebuild or replace what you lose if disaster strikes.

## **Most Standard Insurance Policies Do Not Cover Flood Damage. Only Flood Insurance Protects From The Emotional And Financial Devastation Of Flooding.**

### **WHAT'S COVERED? UNDERSTAND YOUR POLICY.**

The insurance industry identifies a cause of loss, such as fire or theft, as a “peril.” Insurance only applies when your policy covers the peril that caused the loss. Be sure to check your policy to see which perils it covers, and in what situations. A homeowner’s policy may cover different perils for the house and for personal property. The policy may also have different deductibles based on the peril.

Always check your individual policy for specific details. For example, basic property insurance policies may not cover losses caused by flooding, wind, earthquakes, terrorism, or pollution. You can purchase flood insurance coverage through the National Flood Insurance Program. In addition, you can purchase earthquake, terrorism, and pollution coverage separately or as an add-on to an existing policy by visiting [FloodSmart.gov](http://FloodSmart.gov).

### **DOCUMENT YOUR PROPERTY**

Keep a detailed record of your valuable belongings to help you recover and file a claim more quickly. Remember that you may be able to get tax credits or deductions for your losses, but documentation is important.

For your home inventory, take photos or videos to record your belongings and write down descriptions, including year, make, and model numbers. Take photos or videos of the inside and outside of your home as well, including

spaces like closets and cabinet interiors. Also, consider getting an appraisal for high value items. Then, keep your inventory on a portable computer drive like a CD or flash drive, in online remote storage like a cloud storage system, in an electronic file, or written down on paper.

Keep your inventory somewhere away from your home where it can be accessed after a disaster. For more information and links to insurance resources, visit [FEMA.gov](http://FEMA.gov).

### **PROTECT YOUR PROPERTY**

There are actions that you can take right now that can mitigate (i.e., to make less severe) the impact that a potential disaster might have on your home or property. Trimming trees away from your home, installing working shutters, anchoring your manufactured home, or creating a tornado safe room to protect your family are all examples of mitigation.

Mitigation techniques that strengthen your home are often beneficial for more than one type of disaster. While a professional must complete most structural mitigation, there are many do-it-yourself mitigation techniques as well. For details, visit [Ready.gov](http://Ready.gov) and [FEMA.gov](http://FEMA.gov). If you are constructing a new home or building, use mitigation techniques to help you avoid damage in the future. First, find out if your site is subject to flooding or storm surge, exposed to possible significant ground shaking from earthquakes, built on a steep slope, or close

to hazardous facilities. Once you select a suitable site, construction should meet and/or exceed relevant building codes. These include requirements for fire protection and life safety, as well as other measures like strengthening structures against high winds.

People who live in existing homes can take actions to mitigate their structures for disasters, too. Examples include actions such as upgrading windows, doors, and garage doors to meet high-wind or windborne debris impact standards. Additionally, you can retrofit protective measures like tornado safe rooms into an existing home with professional help. Do not forget to let your insurance agent know about any mitigation measures you take—they may qualify you for more discounts or savings. See [Ready.gov](http://Ready.gov) for more risk mitigation resources.

# Building a Prepared Home



## PRACTICE YOUR DISASTER PLANS

**Make a schedule to practice, update, and tailor your plans. Take the following actions regularly:**

- Test your evacuation and shelter plan.
- Test your communication plan.
- Refresh your emergency supplies (at least every six months).
- Hold an emergency response drill.
- Keep your critical documents safe and updated.
- Review your inventory (update as your belongings change).
- Have an insurance checkup.

**The following is a proposed one-year time line for implementing your disaster plan:**

- MONTH 01** Sign up for CPR and first aid training, as well as other hazard-specific training offered in your area or online.
- MONTH 02** Make and document a customized plan for your family. Consider the impact to your plan if multiple hazards occur at the same time, such as a pandemic and hurricane or an earthquake and tsunami.
- MONTH 03** Build your financial savings, and keep a small amount of cash at home in a safe place.
- MONTH 04** Test your evacuation and shelter plan. Participate in a preparedness drill.
- MONTH 05** Test your Family Emergency Communication Plan.
- MONTH 06** Safeguard your important documents.
- MONTH 07** Plan with your neighbors and community leaders.
- MONTH 08** Find ways to make your home safer.
- MONTH 09** Make sure that everyone in your household knows where to go during different types of disasters.
- MONTH 10** Assemble or update supplies.
- MONTH 11** Get involved in your community.
- MONTH 12** Document and insure property. Purchase flood insurance or other relevant coverage.

# RECOVERING FROM A DISASTER

Recovering from a disaster can be a slow process. Returning home, cleaning up, and repairing damage can be challenging and stressful. Personal safety and mental and physical well-being are primary concerns, and loss of property and money are also important. You should file insurance claims as soon as possible and know what to expect to reduce uncertainty. If help is available, knowing how to find it makes the process faster and less stressful.

## Health and Safety Guidelines

Be sure to follow safety guidelines after a disaster and pay attention to your health. During disaster cleanup, beware of exhaustion. Do not try to do too much at once: set priorities, pace yourself, and take breaks for rest. Drink plenty of clean water and eat well. Wear sturdy work boots and gloves and wash your hands thoroughly with soap and clean water often when working in debris.

Be aware of new safety issues created by the disaster. Look for washed-out roads, contaminated buildings, contaminated water, gas leaks, broken glass, damaged electrical wiring, and slippery surfaces. Let local authorities know about health and safety issues, including chemical spills, downed power lines, washed-out roads, smoldering insulation, and dead animals.





# BEFORE YOU ENTER YOUR HOME



**Use a flashlight to inspect your home. If you do not see much damage, carefully walk around the outside and check for loose or downed power lines, gas leaks, and/or structural damage.**

If your house has been damaged, a qualified inspector should check to be sure it is safe to enter and occupy. Not only will you learn if the building is safe, but you will also learn what repairs you need to make. Never enter if you smell gas, notice floodwaters around the building, or if your home has

fire damage that a qualified official has not yet inspected. If you have any doubts about safety, leave the area immediately and ask for an inspection by a qualified building inspector or structural engineer.

## Health and Safety Guidelines

### **NATURAL GAS**

If you smell gas or hear a hissing or blowing sound, open a window and leave immediately. Only professionals should turn on your home's gas supply. Do not smoke or use oil, gas lanterns, candles, or torches for lighting until you are sure there is no leaking gas or other flammable materials there.

### **SPARKS, BROKEN, OR FRAYED WIRES**

Do not check the electrical system if you are wet, standing in water, or unsure of your safety. If possible, turn off the electricity at the main fuse box or circuit breaker. Do not turn on the lights until you are sure they are safe to use. You may want to have an electrician inspect your wiring.

### **ROOF, FOUNDATION, & CHIMNEY CRACKS**

Do not enter a building that shows any sign of structural damage like cracks in the walls, windows and doors out of square, or shifts in the foundation.

### **APPLIANCES**

If appliances are wet, turn off the electricity at the main fuse box or circuit breaker. Next, unplug appliances and allow them to dry. Have appliances checked by a professional before using them again. Have the electrical system checked by an electrician before turning the power back on.

### **WATER AND SEWAGE SYSTEMS**

Check with your local water authority that your water is safe to drink. You may have a Boil Water Notice in affect for your area.

### **FOOD AND OTHER SUPPLIES**

Food in the refrigerator should be safe during a power outage if the power is out for no more than four hours, and if you kept the door closed. Throw away any perishable food (such as meat, poultry, fish, eggs, and leftovers) that have been above 40 degrees Fahrenheit for over two hours. Throw away all food and other supplies that may have been contaminated or have come into contact with floodwater or fire.



## BASEMENTS

If your basement has flooded, pump it out slowly (about one third of the water per day) to avoid damage. The walls may collapse, and the floor may buckle, if you pump out the basement while the surrounding ground is still saturated.

## CABINETS

Be careful as you open cabinets; objects may fall.

## Coping with Disaster

Disasters can have a significant impact on your mental health and that of your family, especially if your home, business, or personal property is destroyed. Seek crisis counseling if you or someone in your family is having issues with disaster-related stress. People may also be worried about infectious disease outbreaks like COVID-19. This can lead to discrimination against people, places, or nations. You can stop discrimination and stigma by knowing the facts and sharing them with your community.

## PESTS OR VERMIN

Be aware of potential pest problems, such as mice, rats, insects, or snakes that may have come with the storm. Remember that disasters and life-threatening situations will increase the unpredictable nature of wild animals. Contact your local animal control office, wildlife resource office, emergency management office, or health department for more help.

Make sure you understand the individual effects of a disaster, recognize signs of disaster-related stress, and always handle and receive help for that stress. The emotional toll that disaster brings can sometimes be even more devastating than the financial strains of damage and loss of home, business, or personal property. For more information, visit [Ready.gov/coping-with-disaster](https://www.ready.gov/coping-with-disaster).



## GIVING AND RECEIVING SUPPORT

Physical, emotional, and financial support after a disaster are important aspects of recovery. Make sure to get the support you and your family need to fully recover after an event.

# FILE AN INSURANCE CLAIM

## File an Insurance Claim

### 01 STEP ONE

#### **GET IN CONTACT WITH YOUR INSURANCE COMPANY**

After experiencing a flood, contact your agent or insurance company to file a claim. Make sure you have the necessary information handy, including your policy number and a telephone and/or email address where you can be reached at all times. An adjuster should contact you within several days of filing your claim. If you do not hear from an adjuster, you can contact your insurance agent or company again.

### 02 STEP TWO

#### **DOCUMENT THE DAMAGE AND PROTECT YOUR PROPERTY**

Separate your damaged property from undamaged property. Your adjuster will need evidence of the damage to your home and possessions to prepare your repair estimate. Take photographs of all the damaged property, including discarded objects, structural damage, and standing floodwater levels. In addition, make a list of damaged or lost items and include their date of purchase, value, and receipts, if you have that information.

If your home is severely damaged and you need to find somewhere else to stay while repairs are made, keep records and receipts of all extra expenses you incur (e.g., hotel and restaurant expenses). Most homeowner insurance policies cover the “loss of use” of their home. Be aware that many policies do not cover these extra expenses if your home was subject to a mandatory evacuation order and there is no loss to your home.

### 03 STEP THREE

#### **WORK WITH YOUR ADJUSTER AND COMPLETE A PROOF OF LOSS TO SUPPORT YOUR CLAIM**

Working with your adjuster can save time and help you get your settlement on time. Your adjuster will assist you in preparing a Proof of Loss, which is your sworn statement of the amount you are claiming including necessary supporting documentation. A Proof of Loss can contain many things, but must include the specific details set forth in your insurance policy.

You'll receive your claim payment after you and the insurer agree on the amount of damages and the insurer has your complete, accurate, and signed Proof of Loss. If a major claim event occurs, it may take longer than normal to process claims and make payments because of the number of claims submitted. If you have any questions about the laws of filing a claim in your state, call your insurance agent or your state insurance department.

# DISASTER ASSISTANCE

## KNOW WHERE TO GO



After a disaster, it's important to check local radio or television reports and other media sources for information about where to get emergency housing, food, first aid, clothing, and financial help. Post-disaster economic assistance programs may be available for some people. Direct help with food, shelter, supplies, and cleanup efforts can come from many organizations, including the American Red Cross, the Salvation Army, and local volunteer organizations. Following major disasters, the Federal Government can also provide support to people through

temporary housing, counseling (for post-disaster trauma), low-interest loans and grants, and in other ways. The Federal Government also has programs that help small businesses and farmers.

Most Federal aid becomes available when the President of the United States declares a "Major Disaster" for the affected area. FEMA will give information through the media and community outreach about Federal aid and how to apply.

## Protect Yourself from Disaster-Related Fraud and Scams

If you have any doubt about why you need to give personal information, do not do it, and report people claiming to be government workers to local authorities.

To protect against disaster-related fraud, FEMA officials suggest the following precautions:

**01 ASK FOR  
OFFICIAL  
LAMINATED  
PHOTO ID.**

A FEMA shirt or U.S. Small Business Administration (SBA) jacket is not absolute proof of identity.

**02 PROTECT YOUR PERSONAL INFORMATION.**

Do not give out your personal information, such as Social Security or bank account numbers, unless you are sure it is safe. FEMA inspectors never need this information to begin services. During follow-up calls, a FEMA representative may ask for the last four digits of an applicant's Social Security number to confirm identity or claim number.

**03 BEWARE OF PEOPLE GOING DOOR-TO-DOOR**

People going door-to-door to damaged homes, or calling homeowners claiming to be building contractors could be attempting to scam you, especially if they ask for financial information.

**04 FEMA DISASTER SURVIVOR ASSISTANCE TEAMS**

FEMA Disaster Survivor Assistance Teams give out fliers with guidance about what you should have on hand when you call or go online to apply for help. You might need to have your personal information such as Social Security and bank account numbers ready to apply for help.

**05 FEDERAL WORKERS DO NOT ASK FOR OR ACCEPT MONEY**

FEMA and SBA staff never charge applicants for disaster help, inspections, or help in filling out applications. FEMA inspectors check damage, but do not hire or support specific contractors to fix homes or recommend repairs.

You should report suspicious activity to local authorities and the FEMA Disaster Fraud Hotline at 1-866-720-5721. Your state may have more resources to report or protect against disaster-related fraud.

## GIVE SUPPORT



**There are many ways you and your family can offer support to those in need after a disaster. If you can, help your neighbors to restore your community. If possible, donate cash to disaster relief organizations, and be sure to check with local officials before volunteering or donating goods. Children, elderly people, non-native English speakers, people with disabilities, and others with access and functional needs are significantly affected after a disaster may need special care.**

# DID YOU KNOW?



## DID YOU KNOW A PERMANENTLY INSTALLED GENERAC HOME BACKUP GENERATOR PROTECTS YOUR HOME AUTOMATICALLY?

It runs on natural gas or liquid propane (LP) fuel and sits outside just like a central air conditioning unit. A home backup generator delivers power directly to your home's electrical system, backing up your entire home or just the most essential items.



# PEACE OF MIND WITH GENERAC

## #1 TRUSTED BRAND

For some people, keeping the power on is a matter of life and death. Perhaps you need to keep medical equipment running or need continuous AC to manage a condition. Losing power could have severe consequences.

If you are considering installing a generator and you're looking for whole-house generators installers near me, we can give you the peace of mind you need.

It is imperative to calculate your power needs precisely so that any generator you choose will provide enough power for all your appliances, equipment, and electronics. Generac whole-house generators are available in different outputs, including 14kw, 18kw, 22kw, etc.

With our years of experience supplying and installing Generac generators, we can help ensure that you get the right generator for your home.

We install Generac generators to give you the backup power supply you need to carry on with your life as usual, even when the world outside has other ideas.

With a five-year warranty that can be upgraded to a ten-year extended warranty, your peace of mind will continue for years to come. Generac Mobile Link is a subscription that provides the ability to monitor your generator via a smartphone. If you choose to use it, the first year is covered by Eau Gallie Electric!

**Life continues as normal during power outages**



**Schedule a free in-home appointment to get started in Brevard, St Lucie, and Indian River County.**  
**321- 425-3343**  
**[www.eg-electric.com](http://www.eg-electric.com)**



# OUR SERVICES



We are a service disabled veteran-owned business specializing in all aspects of electrical work, including commercial, industrial, residential, and long-life generators and equipment. Since 1948, we have designed, built, and maintained electrical systems for commercial, industrial, and residential projects throughout Central Florida and beyond.

## RESIDENTIAL GENERATOR INSTALLATION SERVICES

We can provide all of the Residential Generator Installation Services you need. Our core services include but are not limited to:

- Home Generator Installation and Sales
- Propane Tank and Natural Gas

A Generac Home Standby Generator delivers power directly to your home's electrical system, backing up your entire home or just the most essential items.

Generac is the #1 selling home standby generator brand.

## RESIDENTIAL ELECTRICAL SERVICES

We can provide all of the Residential Electrical Services you need. We offer a residential electrical service that spans from simple maintenance work to more complicated installations. Before you make any changes to your home's electrical system, it is essential that you hire a professional electrician.

Our services include:

- Residential Electrical Service, Repairs, and Upgrades
- Residential Electrical Panel Replacements
- Residential Generator Hook-Up
- Residential EV Chargers
- Residential Lighting Installations
- Residential Surge Protection Systems

## GENERATOR REPAIR AND MAINTENANCE SERVICES

We can provide all of the Generator Repair and Maintenance Services you need. Our team of expert generator maintenance technicians can provide full-cycle solutions for all your generator needs. From installation to replacement, we take care of our customers like no other.

Our core services include:

- Generator Preventative Maintenance
- Generator Load Banking
- Generator Overhaul and Refurbishment



Servicing over 1,500 residential maintenance contracts.



Servicing dozens of markets including healthcare, technology, and industrial clients.



## INDUSTRIAL ELECTRICAL AND CONSTRUCTION SERVICES

We can provide all of the Industrial Electrical and Construction Services you need. . No job is too small or too large for us to handle.

**Our core services include:**

- Commercial Generator Installation
- Industrial Electrical Projects
- Construction Support for Industrial Electrical Projects

## SOLAR INSTALLATION AND REPAIR SERVICES

Eau Gallie Electric has been a leader in standby power for decades. With recent advances in technology, we have turned our expertise toward energy conservation, solar energy solutions, and solar battery backup installations.

**Our core services include:**

- Solar Panel Installation
- Solar Energy Storage
- Solar Energy Monitoring

## COMMERCIAL ELECTRICAL SERVICES

We can provide all of the Commercial Electrical Services you need.

**Our services include:**

- Commercial Electrical Panels
- Commercial Surge Protection
- Uninterruptible Power Supply (UPS) System Services
- Lighting Control Systems
- Commercial Parking Lot Lighting
- Commercial Electric Vehicle Chargers
- Commercial Electrical Maintenance

- Commercial Building Energy Evaluation
- LED Commercial Retrofit
- Commercial Electrical Services For New Construction Projects
- Electrical Solutions For Commercial Remodeling and Renovation Projects

## ELECTRICAL ENGINEERING SERVICES

Electrical Engineering Services In Florida  
We can provide all of the Electrical Engineering Services you need.

**Services Include:**

- Professional Electrical Engineering
- Power and Arc Flash Studies

## NAVIGATIONAL AIDS SERVICES (NAVAIDS)

We can provide all of the Navigational Aids Services you need. **Services Include:**

- Airfield Lighting Electrical Vaults
- Airfield Lighting and Signage
- Visual and Non-Visual Navigational Aids



**SERVICE  
DISABLED  
VETERAN  
OWNED  
BUSINESS**

**IN  
BUSINESS  
SINCE  
1948**



**POWERED BY THE  
AMERICAN SPIRIT  
SINCE 1948** 

2012 AURORA RD.  
MELBOURNE, FL 32935

4325 WOODLAND PARK  
DRIVE, SUITE 101  
MELBOURNE, FL 32904

295 NORTH DRIVE  
SUITE H.  
MELBOURNE, FL 32934

**Industrial Electrical  
Services**

cderfuss@eg-electric.com  
321-615-1229

**Commercial Electrical  
Services**

commercialpc@eg-electric.com  
321-779-6053

**Residential Generator  
Installation Services**

genquote@eg-electric.com  
321-425-3343

**Electrical Engineering  
Services**

Jliranzo@eg-electric.com  
321-261-1243

**Generator Repair And  
Maintenance Services**

genservice@eg-electric.com  
321-610-1671

**Residential Electrical  
Services**

service@eg-electric.com  
321-241-4427

**Navigational Aids Services  
(Nav aids)**

aguajardo@eg-electric.com  
352-900-4375

**OFFICE HOURS:**

Mon – Fri: 7:30 AM – 4:00 PM

**REFERENCES**

READY.GOV  
FEMA P-2064 -  
Catalog No.17219-1

We wish you a safe  
hurricane season.

