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Aetna Resources For LivingSM



After a disaster Resource guide

Please note: This guidebook offers general information only. It's critical to follow any specific instructions from your local authorities in the event of a disaster.

If your life has unfortunately been turned upside-down by a disaster or if you just want to be ready for anything, this guidebook can help. You can learn more about preparing for a disaster and emotional recovery from our other guidebooks:

Preparing for a Disaster

Emotional Recovery After a Crisis

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First things first: Disaster relief

There will likely be many pressing issues to attend to after a disaster. But you and your family's safety should take top priority. If you need emergency services (e. g. food, shelter, clothing, money, etc.) contact one of the emergency hotlines listed in the Emergency Resources section.

Here are some safeguards you can follow:

- Listen to the radio for information on shelters, resources and safety advisories.
- Stay away from damaged buildings. Return home only when authorities say the area is safe and have given permission to do so. You should watch your children and pets carefully. They'll need constant supervision until things are back to normal.
- Be alert for potential hazards when moving about in areas damaged by flooding.
- Cooperate with authorities.
- Remember to help those who need special assistance.
- If there is a federal disaster declaration, a hotline is usually made available. You can get information about public, private and voluntary agency programs to assist in recovery efforts.

Emergency resources

When disaster strikes, numerous shelters are typically set up in surrounding areas. Check with the local newspaper or local news reports, contact the local Red Cross chapter or emergency management service or call the FEMA hotline noted below.

The Red Cross opens shelters for displaced people and provides meals and snacks to families and emergency workers. Red Cross interviewers will meet one-on-one with families to determine their specific needs. They might be able to provide cash assistance. They can also direct you to other community or government resources available.

You may also want to consider registering at the website below to indicate to family and friends that you're safe.

www.redcross.org/safeandwell

Federal Emergency Management Agency (FEMA)

800-621-3362 or **800-462-7585** for the hearing or speech impaired.

You can apply for assistance online at www.fema.gov

Red Cross Hotline

Go to www.redcross.org and click on "Getting assistance"



Helping children cope with disaster

Children often copy their parent's behavior. When parents deal with a situation well, there's a good chance their children will also cope in a healthy way. When problems are kept hidden, children may fear something bad is going on. Often they'll imagine it's even worse than it really is.

Be aware that after a disaster, children are *most afraid*:

- ...the event will happen again
- ...someone will be injured or killed
- ...they'll be separated from their family
- ...they'll be left alone

Here are several tips for parents to help children cope:

- Express love and affection to your child often.
- Reassure your child you are safe. Emphasize that you're still together as a family.
- Limit TV and other exposure to the disaster. For younger children, keep the TV off during news and disaster coverage.
- Encourage children to talk about their feelings. As you listen, be sure not to judge. Help younger children learn to put their feelings into words. But don't make them talk about the disaster if they don't want to. Give them time.

- Be willing to share your feelings. Make sure to use terms they can understand.
- Don't ignore the reality of what's happened. Talk about it. This models healthy behavior. It also validates that what they're going through is real and can be hard to deal with.
- Let children and teens know it's normal to feel upset after something bad happens. Tell them these feelings may last a while.
- Let children cry or be sad. Don't expect them to be brave or tough.
- Don't criticize them if they act as they did when they were younger.
- Don't shame your child with words like "babyish."
- Spend extra time with your child at bedtime.
- Let children grieve for what they've lost. Whether those things are small, like a toy or a blanket, or big, like their home.
- Find some extra time to spend together in a family activity. Together you can begin to replace fears with more pleasant memories.
- If your child is having problems at school, talk to the teacher so you can work together to help your child.
- Take care of yourself. That will help you take care of your children.

The importance of daily routines

Daily routines can make children feel safe. They wake up, eat breakfast, go to school and play with friends. When there's a change in their routine, children may become anxious.

In the midst of what may be big changes to your life, try to create some kind of a routine. This helps provide a sense of structure and safety for children. It can give you a feeling of control.

Parents can provide keys to coping

In a disaster, children will look to you and other adults for help. How you react to an emergency gives them clues for how to act. You want to role model healthy ways of coping. If you focus on the fear and pain, children may become even more scared and anxious. If you focus on loss, they might feel their losses even more acutely.

That is not to deny the reality and the difficulty of what's occurred. But you can still help your children see you're taking care of them and moving forward. The key is being able to strike a balance and role model how to cope.

Children's fears may also stem from their imagination. You should take these feelings seriously. A child who feels fear *is* afraid. Your words and actions can provide comfort. Be sure to answer questions honestly. But focus more on solutions than on problems.

Feelings of fear are healthy and natural. But as an adult, you need to stay calm. When you're sure the danger has passed, focus on your child's emotional needs.

- Try asking your child what's on his or her mind. This lets your child give voice to feelings and experiences.
- Correct any mistaken perceptions. This can help put your child's mind at ease.



- Have children participate in the family's recovery activities. Doing so can help them feel their lives will return to "normal." And it can help give a sense of control and hope.

Sometimes disasters can be traumatic. This is especially true for those who see people getting hurt. Talking to a professional can help children cope with that trauma. Take steps to ensure your child copes in the healthiest manner possible. And be sure you're coping in a healthy way, too.



Returning home

You may be eager to return home. But don't go back to a damaged area before officials declare it to be safe. Going home can be physically, mentally and emotionally tough. Above all, stay safe and only enter approved areas.

Walk carefully around the outside and check for loose power lines, gas leaks and structural damage. If you have any doubts about safety, get an expert opinion. Have your home looked at by a qualified inspector or a structural engineer before you enter.

- Do not enter your home or go past colored tape placed over windows or doors until you know it's okay. Check all markings and posted signs. They can let you know if an area's been deemed safe.
- Do not enter your home if:
 - You smell gas.
 - Floodwaters remain around the building.
 - There has been damage and experts have not yet declared it safe.
- If you have children, leave them with a relative or friend while you do your first inspection. The site may pose hazards and seeing the damage may be upsetting. It can cause bad dreams or other issues.
- Keep a battery-operated radio with you to listen for emergency updates and news reports.
- Use the phone only to report life-threatening emergencies.
- Use a battery-operated flashlight to inspect a damaged home. NOTE: The flashlight should be turned on outside BEFORE entering. The battery may produce a spark that could ignite leaking gas, if present.
- Do not smoke or use oil, gas lanterns, candles, or torches for lighting until you're sure there is no leaking gas or other flammable materials present.
- Watch out for animals, especially poisonous snakes. Use a stick to poke through debris.
- Be aware of loose boards and slippery floors. Use extreme caution. Watch for hidden dangers such as areas that are hot after a fire, falling structures or sharp metal.

- If you have insurance, take photos of the damage and make a detailed list. Contact your insurance agent as soon as possible. But keep in mind when there's a lot of damage, claims are often handled on a priority basis. The most serious situations get handled first. Patience will be key in the days ahead.
- Review your policy carefully. Discuss any questions about coverage or the claims process with your agent.

Assessing structural damage

Exterior checklist

Look for:

- Loose power lines
- Broken or damaged gas lines
- Foundation cracks
- Other damage

Assess for:

- Roof, foundation and chimney cracks
- Porch roofs and overhangs. Do they still have all their supports?
- If it looks like the structure may collapse, leave right away



Damage on the outside could mean the inside of the home is dangerous. Ask a building inspector or contractor to check the structure before you enter.

Interior checklist

- Carefully open the door. If it's jammed, don't force it. It may be supporting the structure. Find another way to enter.
- Wear long pants and a long-sleeved shirt, closed-toed, rubber-soled shoes or boots and work gloves. Be aware that sometimes, dust masks or safety goggles may be needed. You might even need a hard hat and other safety equipment. *Many injuries occur during clean-up.* Be careful! You don't want to add an injury to your list of problems.
- Sniff for gas. If you detect the odor of gas or hear a hissing noise, open a window and leave the property right away. Stand well away from it. Call the fire department or gas company. If you're instructed to do so, turn off the gas at the outside meter with the proper tool. Remember, you'll need an expert to turn it back on.
- If you have a propane tank system, shut off all valves and contact a propane supplier to check the system before using it again.
- If there was a fire, during the first days, check for smoke and embers throughout the home, including the attic.
- If appliances are wet, turn off the electricity at the main fuse box or circuit breaker. Then unplug these items and let them dry out. Have them checked by a professional before using them again.

- If there has been damage by fire, check for smoke and embers throughout the home - including the attic – during the first few days.
- Beware of animals. Rodents, snakes, spiders or insects may have entered your home. Use a stick as your progress through the house. Tap loudly (and often) on the floor to alert animals to your presence.
- Furniture or building parts that have been damaged may be unstable. Be very careful when moving around them. Avoid leaning or sitting on anything in your home.
- Check the ceiling for sagging. Water may drench plaster and wallboard. This makes it very heavy. If it falls, it can be dangerous. It will have to be replaced, but it needs to be knocked down very carefully.

If you're not sure what you're doing, call in an expert. If you do the work yourself, wear protective clothing, eyewear and a hard hat. Use a long stick and stand well away from the damaged area.

If the ceiling is sagging from water weight, poke holes starting from the outer edges of the bulge and work toward the center. This will let the water drain slowly. Take your time and knock out small chunks at a time. Striking the center of the damaged area first may cause the ceiling to collapse.

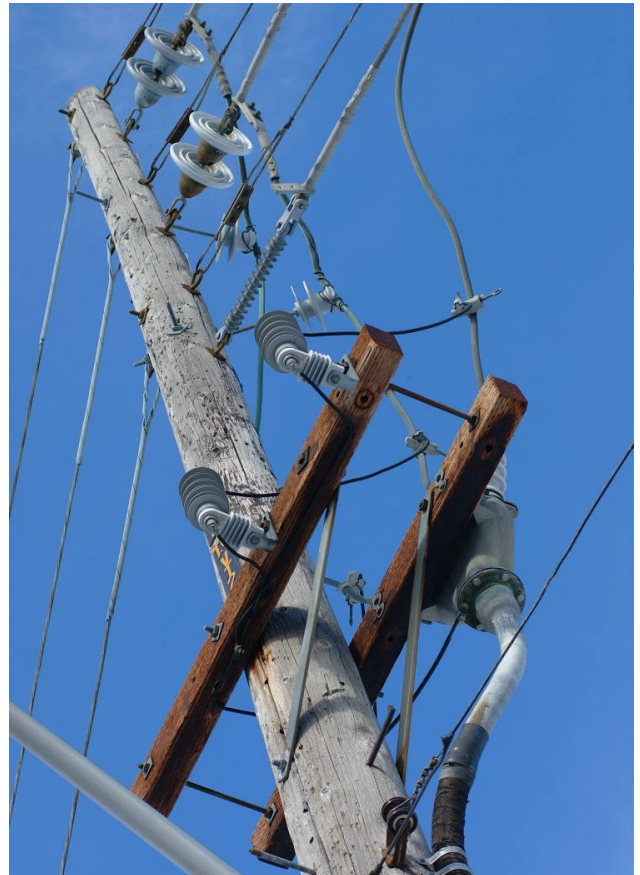
- Check the floor for signs of sagging. Flooring damaged by water can also collapse if you walk on it. Avoid walking on sagging floors. For small sagging sections, cover with thick, strong boards. Ensure the wood extends at least eight to 12 inches beyond each side of the sagging area.
- If it's dry outside, open windows and doors to ventilate and dry your home.
- If you have a basement and it's flooded, pump it out gradually – about one third of the water per day – to avoid damage. The walls may collapse and the floor may buckle if the basement is pumped out while the ground outside is still too wet.
- Open cabinets. Be alert for falling objects.
- Throw out all food, beverages, medicine and other supplies you suspect may have been soiled, for instance by having contact with flood-water, heat, smoke or soot. Wash canned goods with soap and water. For more detailed information, see the article concerning food safety.
- Clean up household chemical spills. Disinfect items that may have been contaminated by raw sewage, bacteria or chemicals.
- Make temporary repairs such as covering holes, tarping roofs, bracing walls, etc. Keep all receipts.
- For major repairs or rebuilding, consider hiring a licensed contractor—but beware of frauds that prey on disaster victims. Get references from friends or relatives who've had work done. Get written estimates from several firms and ask for reasons behind any price variations. Don't just choose the lowest bidder. Get a signed contract from any contractor you hire.

- Consider checking local building codes to learn about protective materials or designs to reduce damage from future disasters.

Checking utilities and major systems

Electrical systems

- Have the electrical system checked by an electrician before turning the power back on.
- If you see sparks, broken or frayed wiring or if you smell hot insulation, turn off the electricity at the main fuse box or circuit breaker. Hot insulation might smell “fishy,” like rotting eggs, burning plastic or rubber. Many people haven’t smelled it before. So it might just smell like something strange. If in doubt, call in an expert.
- If there’s a pool of water between you and the fuse box or circuit breaker panel, use a dry wooden stick to reach and turn off the main fuse or breaker. DO NOT step or stand in the water to do this! If you have to stretch to do this walk away and call an electrician.
- Look for tripped breakers. These may signal damaged wiring. Instead of turning tripped breakers on, turn them to “off” and mark them. Have a qualified electrician inspect for any hidden internal problems and make any needed repairs.
- Only keep on the main breaker and the breaker for the room in which you’ll be working. Turn off all the others. When the power is restored, turn breakers on one at a time, and only for rooms that are getting work.
- Use a flashlight to inspect each fuse. Replace any blown fuses with ones of the exact same amperage rating.



Climate control systems

- For heating oil tank systems, turn off all valves and call a specialist to assess and repair any damage before using.

Water and sewage systems

- If you suspect there’s damage to sewer lines, avoid using sinks, toilets, showers, etc. and call a plumber.
- If water pipes are damaged, turn the water off at the main valve and call a plumber.
- Pump out wells and have the water tested before using it for drinking, washing or cooking.
- If there are spilled chemicals that don’t pose a health risk, be sure to wear rubber gloves and protective clothing. Use care when cleaning up. Follow advice from your local authorities about how to discard your rags.

Dealing with smoke odor

Cleaning clothes and other fabrics

- Products containing TSP, or tri-sodium phosphate, are often used to clean fabric and get rid of smoke odor. This is acidic and should be handled with care. Use and store TSP out of reach of children and pets.
- Test treatments on a small swatch of fabric before using. Follow all manufacturer's instructions.
- Clothing that can be bleached can be cleaned with a combination of four to six tablespoons of TSP and one cup household cleaner or chlorine bleach to every gallon of warm water. Mix well, add clothes and rinse with clear water. Dry thoroughly.
- Another option is to wash clothes in cold water with your usual laundry detergent, and adding one tablespoon of pure vanilla extract. This solution has also been shown to remove smoke odor on kitchen surfaces and washable furniture.

Walls, furniture and floors

- To remove soot and smoke from walls, furniture, and floors, use a mild soap or detergent, or use four to six tablespoons of TSP and one cup of household cleaner or chlorine bleach to every gallon of warm water. Wear rubber gloves when cleaning with this solution. Afterwards, rinse your walls and furniture with clear, warm water and wipe them dry.

Wallpaper

- Washable wallpaper can be cleaned like painted walls. But be sure not to wet through the paper. Work from the bottom to the top to prevent streaking. You can work in small sections. Use a commercial paste to re-paste loose edges or sections. Rinse the wall with clear water right away. Ceilings should be washed last. Do not repaint until walls and ceilings are fully dry.

Pots, pans and flatware

- Wash these items with soapy water. Rinse and then polish with a fine powdered cleaner. You can polish copper and brass with salt sprinkled on a piece of lemon. Or try salt sprinkled on a cloth wet with vinegar.

Leather goods

- Wipe leather items with a damp cloth, then a dry cloth. Stuff purses and shoes with newspaper to help them retain their shape. Leave suitcases open, but dry away from heat and sunlight. When these items are dry, clean with saddle soap. Rinse leather and suede jackets in cold water. Dry them away from heat and sun.

Mold prevention

- Reduce the chances of mold and mildew growth by wiping down all surfaces that got wet with a solution of one cup liquid household bleach to a gallon of water. Test painted, textured or wallpapered surfaces first. Be sure the bleach won't discolor the surface.
- Consult a professional about replacing drywall and insulation that's been soaked by fire hoses. It can't be dried out and used. It won't maintain structural integrity. And it loses its ability to resist mold and mildew.



Helping pets

- Exercise caution when handling your pets during or after a disaster. A scared animal may react by biting or scratching. Stay calm.
- In the days following a traumatic event, pets may react in unusual ways. They might go to the bathroom in the wrong places, scratch or bite your walls or your couch, etc. Think about leaving pets with a friend or family member or even boarding them while you assess the damage to your home and begin to clean up. Animals are by nature curious. This leaves them at risk for injury in a damaged structure.
- Use a well-loved toy, blanket or an item of clean clothing to comfort your pet.
- Make sure to feed them their regular diet. They also need plenty of fresh water.

If your pets aren't staying with you, visit them regularly and take time to play with them. This can aid in your recovery as well.



Financial recovery

- Contact your insurance broker or company as soon as possible to report the damage.
- Prepare a list of damaged or lost items and provide receipts if possible. It can be a good idea to take photos or make a video of the damage before you move anything. This can further support your claim.
- If possible, keep damaged items (or portions of items) until the adjuster has visited your home. Don't throw away anything you plan to claim without talking it over with your adjuster first.
- Keep receipts for expenses such as lodging, repairs or other supplies.
- Make copies of everything you give to the claims adjuster or insurance company.



Replacing vital documents

Driver's license	Department of Motor Vehicles
Government issued ID	Contact the issuing authority
Insurance policies	Your insurance agent or carrier
Military discharge documents	Department of Veterans Affairs 1-800-827-1000 or TTY dial 711 or log on to www.va.gov
Passports	State Department — Bureau of Consular Affairs http://travel.state.gov
Birth, death and Marriage certificates	State Bureau of Records
Social Security or Medicare cards	Local Social Security office 1-800-772-1213 or TTY 1-800-325-0778
Credit cards	Contact issuing company
Titles to deeds	Records Department of the area in which the property is located
Stocks and bonds	Issuing company or your broker
Legal documents	Your attorney
Income tax records	IRS Center where filed or your accountant IRS: 1-800-829-1040 or TTY 1-800-829-4059 Online: www.irs.gov
Citizenship documents	Bureau of Citizenship and Immigration Services 1-800-375-5283 or TTY 1-800-767-1833
Mortgage papers	Lending institution



We're here for you

When challenges arise, we provide support, guidance, information and resource referrals to you and your eligible household members.

We can help with many issues, including:

- Managing stress and anxiety
- Enhancing parenting skills
- Handling conflict
- Locating childcare or eldercare
- Balancing work and family... and much more.

Services are confidential and free — 24/7, 365 days a year.

When You Call

We'll partner with you to assess your needs. If you and/or others in your family need counseling, you will be referred to a local provider. If you need help finding community or government resources, we'll perform a comprehensive search and provide you with resource options appropriate for your specific situation.

We can't promise you a stress-free life. But we can provide you with tools and support to awaken your own resiliency. Start now.

Help is just a call or a click away!

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