

NATURAL DISASTER PREPAREDNESS GUIDE



Here with you



SALUD • VIDA • PROPIEDAD

We are here to take care of you

At Triple-S, people's comprehensive health is the center of everything we do. We strive to offer you a holistic care that gives you well-being and security all the time. We care about you; we take care of your health, and we protect your home and your belongings. We want to accompany you every step of your way and give you peace of mind in the unexpected turns that life may present.

Through the years, Puerto Ricans have faced many challenges and difficult moments, facing natural disasters. That's why we offer you tools like this one, so you can prepare in time for any adversity. In this guide you will find tips, and recommendations that will help you be ready with a plan in case of emergency.

This Natural Disaster Preparedness Guide will be a very helpful instrument as it contains important information that you should know for your safety. We encourage you to share it with your family, friends and your community for everyone's peace of mind.

Start preparing today!



Your Emergency Plan

Due to our geographical location, we are exposed to hurricanes and storms for half of the year, and we are also in an area of great seismic activity. In view of these risks, it is important to have a plan in place to deal with any emergency.

Develop a family emergency plan that includes your family pets. Discuss and practice it with your family, including the youngest members of the household, so that everyone knows their roles and responsibilities. This will help avoid improvising, which could pose a risk.

Recommendations on what to consider when preparing your emergency plan



- Contacts and their phone numbers. Be sure to include a contact outside Puerto Rico in case communications become difficult in the island.
- Keep your emergency numbers on hand (see page 24).
- Two meeting points in case of emergency.



- Identify safe spaces in your home.
- If your household includes people with special needs or people who are bedridden, your plan should consider how to protect them in case of a disaster or how to move them if you need to evacuate your home.



- Have an evacuation plan.
- If you live in a flood zone, identify a shelter or a relative's home where you could stay until the emergency is over.

- If you have pets, plan for how to take care of them in an emergency.

- Remove any potential risks. Keep trees trimmed, keep the water drains clear of garbage and debris, remove heavy objects from high places, and firmly secure any hanging objects.



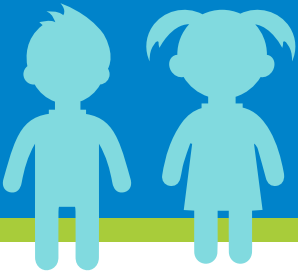
- Keep your car's gas tank full.



- Prepare an emergency kit, including an emergency backpack in case you have to leave your home quickly.
- Test equipment such as water tanks, gas stoves, and generators, and make sure you have fuel and maintenance supplies, such as oil and filters.



- Protect important documents in a safe and waterproof place.



Include the children in your plan

There is a significant difference between a storm, a hurricane, and an earthquake. All these events may be of concern to adults, but they can be traumatic for children. Any type of event that changes their routine or causes anxiety to their parents will consequently stress out a child.

This can be true for both infants as well as older children. Although babies and children may not understand what's going on, they can pick up on the levels of stress around them and changes to their routine.

What can you do to minimize the emotional impact?

- The most important thing is to have a plan and avoid postponing your preparations to the last minute. This alone will help avoid last-minute anxiety and stress. A prepared adult can be reassuring to children.
- Educate children about emergencies. In the case of younger children, you can simply tell them that a hurricane brings strong winds and a lot of rain, or that an earthquake can shake around the things you have at home. But they shouldn't need to worry because the family is prepared for emergencies.

- Speak calmly and avoid being dramatic. They will react based on our own reactions. It is also advisable to limit children's exposure to news broadcasts to keep them from becoming more anxious.
- Make them part of the preparations and explain in simple terms why it is important to secure the home with storm shutters and to stock up on water and food.
- But the most important thing before, during, and after an emergency is to try to maintain a routine with the children. Routines are important because they are predictable patterns that make them feel safe.

What are the signs of stress in a child?



Babies:

- They cry more
- Changes in their sleep and bathroom patterns



Children 1 to 3 years old:

- Loss of appetite
- Behavioral regression (after being weaned off the pacifier or bottle, they want it again)
- They cry or yell a lot
- They become aggressive



Preschool children:

- Trouble sleeping
- Wets the bed, has nightmares
- Fear of being alone or fear of strangers
- Aggressiveness



Emergency Kit

According to experts, your emergency kit should include:



- Non-perishable food and water for several days. In preparation for hurricane season, it is recommended that you store one gallon of water per day for each family member for at least seven days



- Infant formula and diapers if you have infants



- Extra food and water for your pet



- Portable battery or crank radio, flashlight, and a supply of batteries



- First aid kit

- Medications required in your household (for asthma, diabetes, high blood pressure, among others)



- Whistle to call for help

- Mask to help filter polluted air, and a plastic tarp and adhesive tape to set up a shelter

- Personal hygiene items (toilet paper, soap, toothpaste, sanitary napkins)

- Wet wipes, plastic bags to dispose of biological waste in case there are no sanitary facilities

- Basic tools (screwdriver, scissors, tweezers, wrenches, among others)



- Hand-operated can opener
- Maps of your area
- Cell phone and charger, power inverters or solar chargers



- Petty cash, coins and smaller bills
- Important family documents, such as life and property insurance policies, birth and marriage certificates, deeds, bank account numbers, cash, and passports, among others, which should be kept in a portable waterproof container



- Reference material for emergency situations, such as a first aid book



- A sleeping bag for each person
- Change of clothing: underwear, a long-sleeved t-shirt or shirt, long pants, and sturdy footwear



- Household chlorine (bleach) and a dropper, for purifying water

- Fire extinguisher
- Matches stored in a waterproof container
- Kitchen kits, paper cups, plates, paper towels, and plastic cutlery

- Pencil and paper



- Books, games, puzzles, or other entertaining activities for children



Safety backpack

The backpack is important in case you need to leave your home quickly, and it rounds out the preparations for any disaster. It is recommended that each family member have their own backpack. They must be in an accessible place (e.g., near the exit door) and should include:

- First aid kit
- Whistle
- Water and non-perishable food in practical sizes that won't add too much strain on your back
- Cans of spray paint (colors red and green) to help rescue workers, in case of an earthquake, to identify the structures with people in need of assistance and those that have already been checked
- Personal care items
- Sunscreen and insect repellent
- Plastic trash bags
- Pencil and notebook
- Important documents, such as a list of emergency phone numbers, life and property insurance policies, birth and marriage certificates, deeds, bank account numbers, cash, passports, and others
- Cash



First aid kit

In an emergency, it's important to have the basic supplies to treat minor injuries. Among other things, this kit should include:

- Sterile gloves
- Sterile gauze to stop bleeding
- Antibacterial soap and wipes
- Antibiotic ointment
- Ointment for burns
- Adhesive bandages of different sizes
- Eye drops to rinse the eyes or as a general disinfectant
- Thermometer
- Daily prescription drugs, such as insulin, heart medication, or asthma inhalers
- Prescribed medical products, blood glucose and blood pressure monitoring supplies and equipment
- Over-the-counter drugs:
 - Aspirin or other aspirin-free pain relievers
 - Antidiarrheal medications
 - Antacids
 - Laxatives
- Scissors
- Tweezers
- Vaseline or any other lubricant



Protect Your Medications

One of the main concerns during an emergency is medication management. For a greater peace of mind, here are some recommendations:

- Dispose of any medications —even those in their original containers with lids or droppers— that have been exposed to flood water, as they may have been contaminated.
- Medications that require refrigeration should be replaced if they have been left out in the heat for a long period of time. However, you may use life-sustaining drugs (such as insulin), until you have access to a new supply.
- One way to keep them at a lower temperature is to purchase a small cooler and gel packs that can be frozen in advance or dry ice.
- Insulin packaged in manufacturer supplied vials or cartridges (opened or unopened) may be left unrefrigerated at a temperature between 59°F and 86°F for up to 28 days and remain effective. However, if it has been tampered with for dilution or removed from the manufacturer's original packaging, it should be discarded within two weeks. Don't forget to check with your doctor or pharmacist about your medication's storage requirements.

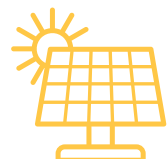


Chronic Conditions

If you or a family member has a chronic condition, it's important to consider these needs when preparing your emergency plan, particularly during hurricane season.

It is important that you:

- Make arrangements to have a supply of maintenance drugs such as insulin, blood pressure and asthma medications, and any other medications you may need.
- Consider whether there is medical equipment you require, such as respiratory therapy nebulizers, oxygen machines, CPAP (sleep apnea) machines, or feeding tubes, among others.
- If you need equipment that requires electricity, look for options ahead of time so you can use them even when there is no electric service. You could secure a generator with enough fuel or a solar energy solution, or you could coordinate with neighbors or relatives to share power sources and their operating costs.





TeleConsulta MD: In Case of an Emergency

After a disaster, it's not always possible to contact your doctor right away. If you need to make a quick inquiry, you may use TeleConsulta MD from your cell phone or computer. This service provides virtual medical consultations with doctors in Puerto Rico, so you can have access to health care and consult with a doctor from anywhere.

The service is available seven days a week, from 6:00 a.m. to 10:00 p.m., for patients who want quick access to a doctor but whose condition is not a medical emergency. Copay applies, depending on coverage. The app is available for Android and Apple devices.



Personal Hygiene

- Wash your hands, especially before and after preparing food, eating, changing baby diapers, using the bathroom, or touching animals.
- To keep your body clean, you may use disposable wipes.
- For your baby, use clean baby bottles and nipples. If possible, wash them with hot water.
- If you're breastfeeding, clean the breast area.
- To avoid diaper rash, add to the water one spoon of baking soda before bathing the baby.



Managing Food and Water during the emergency

During a flood or an emergency involving an extended power outage, it's important to determine if the food in your fridge and pantry has not gone bad.

First of all, fill your freezer with plastic bags or bottles with water and freeze them; this will help keep your food cold for a longer time. You can also identify where to purchase ice or dry ice.

Some recommendations to avoid spoiled food:

- If the power outage lasted more than four hours and you didn't stock the fridge with ice or dry ice, you should throw away any perishable foods (such as meat, fish, eggs, milk, and leftovers).
- If your home experienced flooding, you should throw away the following foods and items:
 - Food with an unusual smell, color, or texture
 - Cans and containers that have become bloated, opened, or dented, or that are not waterproof
 - Foods in cartons or cardboard boxes (such as juice, milk, and baby formula)
 - Wood cutting boards, bottle nipples, and pacifiers.

- Clean and disinfect anything that comes in contact with food by following this four-step process:
 1. Wash the utensil with clean water and soap
 2. Rinse it with clean water
 3. Disinfect it by dipping it for one minute in a solution of 1 cup of chlorine in 5 gallons of clean water.
 4. Air dry the item. Do not use a cloth to dry utensils.
- Separate prepared food such as raw meat, poultry, eggs, and seafood.
- Disinfect utensils and containers before using them again.
- Cook food thoroughly to avoid undercooking.
- Use disposable plates, cups, and cutlery.
- Eat canned, non-perishable foods that don't need to be refrigerated.
- Clean the tops of the cans before opening them.

Be Careful with Water!

- You may use well or spring water, but you should never drink water without first purifying it, no matter how clean it looks.

Purify it the following way:

- Boil it for 3 to 5 minutes, or add 5 drops of chlorine (use a dropper) per gallon of water.
- Do not use bleach that is scented or has added cleaning products.



Keep a healthy diet during the emergency

Non-perishable and canned foods can be high in sodium and fat. This combination is not the most advisable, especially if you have diabetes, high blood pressure, or kidney problems, among other conditions.

However, with a little preparation, you can eat healthy even during an emergency.

Our expert nutritionists recommend the following:

- When buying canned products, look for those that contain less sodium and fat.
- Choose turkey or chicken-based products.
- Buy canned grains and vegetables, as well as fruits preserved in their own juice.
- Replace fresh milk with powdered milk you can prepare in individual portions or UHT milk.
- Invest in a gas stove, like the ones used for camping, so you can make rice, beans, pasta, and root vegetables.
- If you have a condition that requires an even more restricted diet, it's a good idea to ask to your doctor or nutritionist to help you design a strategy for emergencies.
- Make your preparations ahead of time; not only will you have a better selection, but you can also save some money.



How to support people alone in an emergency

If you know someone who lives alone, there are things that can be done to help in different ways during hurricane season or other emergencies such as:

- **Identify a trusted person** who serves as emergency contact and can visit them.
- **Learn about community and at home support services** offered by different entities such as social services and local nonprofit organizations.
- **Encourage them to talk to other people** with whom they share common interests. Maybe your community has a committee of neighbors or volunteers who can visit them.
- **Have them consider going to a family member or friend's home or to an emergency accommodation** to ensure their medical care, companionship and physical security.
- **Have entertainment material, books, games or radios** to keep busy while passing the emergency.
- **Motivate them to offer their help as a volunteer**, not only is it a service to the community, but it helps them expand their own support network and strengthen connections.

Keeping an eye on your family, friends and acquaintances during any emergency or natural disaster it helps us to strengthen social ties and communities.



Protect your home

This section offers recommendations to help you identify your risks and take the necessary precautions to protect your family and home in the event of a hurricane or earthquake.

HURRICANES

At the beginning of hurricane season

- Check your property insurance, including whether it is active and if the current coverage reflects improvements made to the property, including any power generation equipment acquired.
- You should become familiar with your coverage, deductibles, and the conditions to be met before filing a claim. If you have questions about your policy or want to make changes, please contact your insurance agent.
- Consider purchasing a flood insurance, since traditional property insurance policies do not cover flood damages.
- Store all your important documents (i.e., life and property insurance policies, birth and marriage certificates, deeds, bank account numbers, cash, passports, among others) in water-proof containers and keep them in an accessible place in case of emergency.
- Make an inventory of your belongings and take pictures and videos. This will help expedite the process if you need to file a claim.

- Plan in advance whether you need to acquire other power sources, such as generators or renewable energy systems. If you already have such a system, make sure you know how to operate it safely and that its maintenance is up to date.

Before the hurricane

- Cover windows and doors with hurricane shutters or wood panels.
- Remove any objects the wind could turn into projectiles.
- Protect your belongings to the best of your abilities, and if your home is in a floodable area, please seek shelter in a safe place. If you leave your home, remember to bring your emergency kit and important documents.

After the Hurricane

- If your home has suffered damages, check to see if it is in habitable conditions.
- Make only the emergency repairs necessary to protect your property against further damage.
- Take pictures or video of your home and damaged property.
- Prepare an inventory of the damages and request estimates for repairs.
- File your claim as soon as possible.
- Write down the claim number and keep it in a safe place.
- Cover your ceilings, walls, and windows until your insurance company adjuster inspects the property.

EARTHQUAKES

Earthquakes have no season. Earthquakes are unpredictable. According to the Puerto Rico Seismic Network, we must develop “seismic awareness” in order to deal with them. That means that no matter where we are—at home, at work, at school, in a car, or in an open space,—we should be able to identify the safest areas and which areas to avoid in case of an earthquake.

Do You Know Which Areas Are Safe in an Earthquake?

The Seismic Network identifies the following as areas that can offer us protection during an earthquake:

Under a sturdy object

Tables, desks, and just about any piece of furniture that offers protection for your head and neck could save your life in an earthquake.

Corners of a structure

These places are usually reinforced with columns. In the event of an earthquake, you can go to one of these corners, crouch, and cover your head and neck with your arms.

Narrow spaces

Hallways and small rooms can also provide protection.

Places to Avoid

- Windows or glass doors
- Unsecured ladders, bookcases, or shelves
- Under hanging objects
- Near stored volatile or explosive materials, electrical wires, or underneath door frames, among others
- Elevators

During an Earthquake

DROP, COVER, AND HOLD ON!

These words are key to protecting your and your family's lives.

PROTECT YOURSELF!



DROP

•



COVER

•



HOLD ON

If you're in a car, stop driving.

The Seismic Network recommends that you make sure you are not under or nearby bridges, power lines, and other structures that could fall on your car. If this isn't possible, you should leave your vehicle and find a safer place.

It is also advisable that, if possible, you move to the space between the front and the back seat and protect your head with your arms.

What to do after an Earthquake

Check to see if anyone is injured

- Make sure that neither you nor your family members have been injured or wounded.
- If someone is bleeding, put pressure on the wound and elevate the injured area.
- If there are people who are stuck or seriously injured, don't try to move them unless they are in immediate danger. Contact the authorities.

Take action

- If possible, check the structure where you are for fires or other hazards.
- Assess your home to make sure it is safe. If it isn't, put your emergency plan into action and move to the location you agreed upon.
- If there is a gas supply, shut off the line until you are sure there are no leaks.

What Do You Need to File a Claim?

- Policy number
- Address
- Contact information
- Brief description of the damages
- Estimates for repairs or replacements, and purchase receipts
- Copy of the most recent appraisal or valuation report of the insured structure
- If you are filing a claim for loss of contents or personal property, you should provide a detailed and itemized inventory of the damaged property, including description, value, and estimated loss amount.
- Photos of the affected areas

Where to file your claim

TRIPLE-S PROPIEDAD PORTAL

www.ssspropiedad.com

You can submit your claim online without needing to register. Then, after registering as an insured member, you will be able to view the claim status and payments and send any related documents.

TRIPLE-S PROPIEDAD APP

You can use the application to file claims, view their status, and send documents and photos, among other available services.

SERVICE CENTERS

- **San Juan**
1510 F.D. Roosevelt Ave.
- **Caguas**
Angora Building, Luis Muñoz Marín Ave. & Troche St.
(corner)
- **Mayagüez**
Bo. Guanajibo, PR-114 Km 1.1
- **Arecibo**
Suite 101, Caribbean Cinemas Building, PR-2 Km. 81.0
- **Ponce**
2760 Maruca Ave.

MAIN LINE

- 787-707-7240
- Fax: 787-707-7233/ 7232

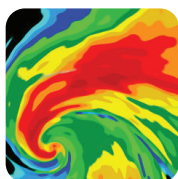


Important Phone Numbers

Emergency System	911
State Agency for Emergency and Disaster Management	787-724-0124
Puerto Rico Fire Department	787-343-2330
Centro Médico (Air Ambulance)	787-756-3424
American Red Cross	787-758-8150
Puerto Rico Police Department	787-793-1234 787-343-2020
Triple-S Propiedad (Disaster Management Team)	787-707-7240
Triple-S Salud	787-749-4949
Triple-S Advantage	787-620-1919
Triple-S Vida	787-758-4888
TeleConsulta	The phone number is listed on the back of your Triple-S Salud plan card

APPS

to keep you informed,
prepared, and healthy



NOAA



 **TRIPLE-S**

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