

# CERT All-Member Monthly Newsletter

## OCTOBER 2013

The CERT monthly newsletter is available on our webpage at:  
<http://www.nassaucountyny.gov/agencies/OEM/CC/CERT/brief.html>

CERT IS  
WHAT  
YOU  
MAKE IT!

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### Nassau County CERT Regional Exercise 2013

Each September the Nassau County CERT organization sponsors a field exercise to provide hands-on training to its volunteers. This year's exercise was once again held at the Fire Training Facility in [North Woodmere Park](#).

The weather reports leading up to the drill day were iffy, but our annual exercise is a "rain or shine" event. On Saturday, 21 September, the day prior to the drill, a hardy crew set up much of the heavy equipment and large tents at the site through sporadic downpours. But the drill day, 22 September, had fantastic weather, if a bit breezy.

A new method of check-in, "Rapid Tag", was unveiled at the Exercise Staging Area, and from all reports, seemed to work well. Scanned NYS drivers licenses resulted in a quick generation of a badge and produced the check-in docu-

mentation virtually free of errors, which would usually result from manual entry of volunteers' names.



A new Preliminary Damage Assessment training station was developed, and a Disaster Psychology training tent was added to the list of "missions" that the CERT teams were deployed on. The Triage training station was integrated with 2 Medical Treatment training stations, enabling volunteers to get re-

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### 3rd Quarter Timesheets Are Due

It's time to account for your CERT activities. Please send your timesheets recording time you spend going to and coming from CERT training and events, attending meetings, reading CERT-related emails, making CERT notification phone calls, attending tabling events and speaking about CERT to your friends and neighbors. Email timesheets to [OEMCERT@nassaucountyny.gov](mailto:OEMCERT@nassaucountyny.gov)

The 3rd Quarter is July, August and September 2013. Download copies of the quarterly timesheets from the CERT website if you don't have one:

<http://www.nassaucountyny.gov/agencies/oem/cc/cert/certforms.html>

## **Proper Planning and Preparation Provides Peak Performance**

*by Henry Teja, Deputy Supervisor, CERT Division 1*

Everything in life requires preparation for the next step in the journey in one's life. Every job requires proper preparation for ideal results. The military always preached the 6 P's (Proper Planning and Preparation Provides Peak Performance) and the KISS (Keep It Simple Stupid) principles when they get ready for training or any mission. Planning and preparation has similar connotations but have really different results if one is done but not followed by the other. Getting ready for any type of disaster situation is similar to preparing for war. You don't know what might arise from your adversary but you must be ready to deal with it when the need arises.

Every properly prepared scenario begins with a plan and a set of contingency plans. Why? It is simple – no plan is perfect and disasters, like war, are very fluid and can change quite rapidly if one is not prepared to adjust one's strategies to deal with the new situation. We are told that federal, state and local authorities should be able to secure a situation within 3-7 days. They should be able to get to those in need within that same amount of time. We now know from storms like Andrew, Katrina, Sandy and some tornados and wild fires, that this is not the case. Government services are at the mercy of the same events as the individuals they are trying to assist. Therefore, your planning and preparation must be as if no one is coming to your rescue. Your plans should include documentation of your entire legacy. This means developing a photo or video/DVD or diskette library of all valuable property: house, mortgage documents and deeds, heating systems, hot water systems, electrical systems, air conditioning systems, and any other environmental systems such as solar, wind, dehumidification/humidification systems, garage, car(s), property landscape, and furnishings. You should also document your credit cards, valuables, collectibles, life and casualty policies, wills, trusts and living wills, birth certificates, Social Security and Medicare/Medicaid card(s), marriage certificates, power of attorney, driver's licenses, passports, visas, green cards, etc. Insurance companies, FEMA and other agencies just don't take your word regarding your possessions and documents. You must prove who you are and what you actually owned and had insured. Replacement costs will be out-of-pocket unless you can document that your property was insured. You will need this information to make a

complete claim to the insurance company, organization or agency. Secondary claims are harder to collect or even be to be processed because of limits on funding or time limits on filing a claim. This is likely the biggest omission from disaster planning.

In our area, a natural disaster generally has a period of prediction that provides some warning. Your preparation and planning should include things outside of your home, such as patio furniture and accessories, utility sheds and their contents, and motorcycles and trailered boats, RVs, and other vehicles, particularly in flood zones. If possible, vehicles should be moved to higher ground or to relatives' or friends' homes if they are outside of the potential damage zone. If you live in a flood zone, certain equipment that you may need in the recovery phase should be stored at an alternate location, e.g., chain saws and generators and other rebuilding tools. This is probably the next most overlooked area in disaster preparation and planning.

The third most overlooked planning and preparation area is a contingency "bug-out" plan. We have all planned for sheltering in place. In areas with a history of severe storm damage, boarding up windows, sand bagging low-lying property, stockpiling ample food, water, clothing, and an alternative off-the-grid energy source, extra fuel, medical kits, prescription medications, and special needs items have been part of the plan. Over time, we have accumulated alternate light sources, emergency radios, fire extinguishers, etc. But what do we do if we have to vacate our secure location? How do we leave with all those necessary resources during the main event if we have no choice? Most people never plan for that occasion.

Suggestion: set up a second and even a third location at a friend or relative's house, or a self-storage facility (for a small monthly fee), a vacation home, or even an out-of-area location with a complete ample supply cache to be picked up should you need to evacuate your primary location.

As you can see, there is a lot more to proper planning and preparation for disasters beside a simple "Go-Bag", a few supplies and documents. Start today and develop your plan, prepare your supply kits, and determine your alternate strategies. Good luck to you all!!



## **CERT All-County Meeting**

**Monday, October 21st 2013**

**7 pm (1900 hours)**

**OEM Lecture Hall, 510 Grumman Rd. West, Bethpage NY**

# October 2013 - Upcoming Events

## OCTOBER

### CERT Basic Course Begins - Wed October 2nd

LIU-Post Campus, Humanities Hall  
720 Northern Blvd, Brookville NY  
Time: 7:00 - 10:00 pm (1900-2200 hrs); doors open 6:30 pm

### RACES/Comms Meeting - Thur October 3rd

OEM Lecture Hall  
510 Grumman Rd. West, Bethpage NY  
Time: 7:00 pm (1900 hrs)

### CERT Communications Training Event

#### Sat-Sun, October 5th & 6th

OEM Lecture Hall  
510 Grumman Rd. West, Bethpage NY  
Time (each day): 8:00 am - 4 pm (0800-1600 hrs)

### ICS-100 Training - Tues-Wed October 8th & 9th

Conference Room A - 2nd Floor  
510 Grumman Rd. West, Bethpage NY  
Time (each evening): 7:00 - 10:00 pm (1900-2200 hrs)

### Division Leaders Meeting - Thur October 17th

Conference Room A - 2nd Floor  
510 Grumman Rd. West, Bethpage NY  
Time: 7:00 pm (1900 hrs)

### CERT All-County Meeting - Mon October 21st

OEM Lecture Hall  
510 Grumman Rd. West, Bethpage NY  
Time: 7:00 pm (1900 hrs)

## NOVEMBER

### CERT Basic Course Concludes - Wed November 6th

LIU-Post Campus, Humanities Hall  
720 Northern Blvd, Brookville NY  
Time: 7:00 - 10:00 pm (1900-2200 hrs); doors open 6:30 pm

### RACES/Comms Meeting - Thur November 7th

OEM Lecture Hall  
510 Grumman Rd. West, Bethpage NY  
Time: 7:00 pm (1900 hrs)

### Division 3 Meeting - Wed November 13th

Glen Cove Fire Dept. HQ  
Route 107 & Glen Cove Avenue, Glen Cove NY  
Time: 7:00 pm (1900 hrs)

### Psychological First Aid - Thur November 14th

OEM Lecture Hall  
510 Grumman Rd. West, Bethpage NY  
Time: 8:00 am - 4:00 pm both days (0800-1600 hrs)

### Division 2 Meeting - Mon November 18th

Congregation Beth Sholom  
390 Broadway, Lawrence NY  
Time: 7:00 pm (1900 hrs)

### Division Leaders Meeting - Thur November 21st

OEM Lecture Hall  
510 Grumman Rd. West, Bethpage NY  
Time: 7:00 - 10:00 pm (1900-2200 hrs)

October 2013						
Sun	Mon	Tues	Wed	Thur	Fri	Sat
		1	2 CERT Basic Cls 1	3 RACES	4	5 Comm Trng
6 Comm Trng	7	8 ICS-100 Day 1 OEM	9 ICS-100 Day 2 CERT Basic 2	10	11	12
13	14	15 Div 2 Mtg	16 CERT Basic Cls 3	17 Div Ldr Mtg	18	19
20	21 All-Cty CERT Mtg	22	23 CERT Basic Cls 4	24	25	26
27	28	29	30 CERT Basic Cls 5	31		

November 2013						
Sun	Mon	Tues	Wed	Thur	Fri	Sat
					1	2
3	4	5	6 CERT Basic Cls 6	7 RACES	8	9
10	11	12	13 Div 3 Mtg	14 Psychol First Aid	15	16
17	18 Div 2 Mtg	19	20	21 Div Ldr Mtg	22	23
24	25	26	27	28 Thanks- giving	29	30

December 2013						
Sun	Mon	Tues	Wed	Thurs	Fri	Sat
1	2	3	4 Div 1 Mtg	5 RACES	6	7
8	9 Adv Trng	10	11	12	13	14
15	16	17 Div 2 Mtg	18	19 Div Ldr Mtg	20	21
22	23	24	25 Christ- mas	26	27	28
29	30	31				

## N.C. CERT Regional Field Exercise 2013 (Continued from Page 1)

fresher training on emergency first aid.

It's called a Regional Exercise because of the participation of our partners, Suffolk County CERT and New York City CERT.

NYC CERT ran the Building Search & Rescue training station, while Suffolk County CERT staffed and ran the Triage, Medical Treatment, and Disaster Psychology training stations. Support to the training stations was provided by Red Cross personnel, and instructors from the FDNY.

Once again a Smoke House Trailer was provided by the Port Washington Fire Department, and an ambulance and EMT services from Meadowmere Fire Department



were standing by to assist in any real-world medical emergency. Additional support was provided by the East Norwich Fire Department.

A number of youth organizations participated in this year's exercise, serving as "victims" with wound and injury makeup, and to assist training station Supervisors with resetting the training station. Nassau County CERT would like to thank the youths and adult leaders from the Nassau County Police Explorers, Boy Scout Troop 240, the Nassau County and East Rockaway Fire Department Juniors, and the New York Grey Cadets from the Bronx.

Our CERT Moulage team worked effectively to apply makeup and simulated wounds and injuries to near-

ly 70 volunteers. Amateur Radio enthusiasts from the ARES group provided a communications network in support of the CERT exercise.

The entire exercise was controlled by the CERT Command Post, staffed by some of our newest members who took on the



roles of Planning and Operations Section Chiefs, and Unit Leaders in the Planning Section. They did an outstanding job in tracking the deployed CERT teams and moving them from station to station, while handling communications between the CP and the individual teams.

Visitors to the training site included NYS Senator Dean G. Skelos and Nassau County Legislator Howard J. Kopel.

Long Island's News12 reporter and cameraman were on-scene to film the training, and provided additional visibility of our field exercise. Their report can be viewed at:

[News12 Report](#)

and from a link on the N.C. CERT website.

By the tone of the initial After Action Reports that have been submitted thus far, this was another successful drill. More exercise photos can be found on page 5.

Photos by CERT Tom Crawford



## Division News

### Upcoming Division Meetings

**Division 1's** next meeting is scheduled for Wednesday, **December 4th** at 7:30 pm in the OEM Lecture Hall, 510 Grumman Road West, Bethpage NY.

**Division 2** will meet on **Tuesday, October 15th** from 7 to 9 pm. *Emergency First Aid Training* will be conducted by CERT Planning Chief and Red Cross instructor Judy Ryan. Meeting Location: Congregation Beth Shalom, 390 Broadway in Lawrence NY. Other meetings: November 18, December 17th.

**Division 3's** next meeting is tentatively scheduled for **Wednesday, November 13th** at 7 pm. Location will likely be the Glen Cove Fire Dept. at the terminus of Route 107 in Glen Cove NY.

# 2013 Nassau County CERT Regional Exercise in Pictures



# Home Insurance: Are You Really Covered?

*Reprinted from ConsumersReport*

Based on the ad slogans, you'd think home insurers were everything from good neighbors to lifelong friends sworn to be "on your side" come hell or high water. But of the more than 8,000 Consumer Reports subscribers we surveyed who endured Super Storm Sandy, just 54 percent of those who filed claims were highly satisfied with how they were handled. That's just a notch above the 51 percent who told us that after Hurricane Katrina.



Knowing what is—and isn't—covered before the next big storm can help you make sure you aren't stuck for the bulk of any repairs. Here are some of the most common home-insurance myths, and steps that can help put you in good hands:

Myth	Reality	What to do
<b>A standard home-insurance policy includes disaster coverage.</b>	Coverage for floods, hurricanes, and earthquakes usually costs extra, assuming you can get it. Flood damage was the most frequent problem cited by our Super-Storm Sandy survey respondents, yet 30 percent lacked that coverage. And most who had it didn't have enough.	Ask to see any policy exclusions or limits in writing now. Then consider adding separate coverage for some or all of the risks your policy excludes before the next major storm. Premiums average \$600 per year for flood insurance alone. Expect a hefty deductible for, say, earthquakes in a high-risk area such as San Diego, where the amount for a \$317,000 house can come to \$31,700.
<b>I'll get my home's current market value if it's destroyed.</b>	Most homeowners who suffer catastrophe are underinsured, according to United Policyholders, a San Francisco nonprofit that has surveyed and assisted disaster survivors nationwide since 1991. It's up to you to boost coverage as needed to be sure you get what your home is really worth, especially when home prices are rising, because insurers compete on lower premium prices.	Ask your insurer for a customized estimate of your home's replacement cost. You can also run your own check for \$8 at <a href="http://accucoverage.com">accucoverage.com</a> . Then consider checking other insurers to see which offers the most coverage for the lowest monthly premium. And consider buying an extended-coverage rider, which compensates for the surges in material and labor costs that often follow a serious storm.
<b>I can expect a quick and friendly payout like the kind in the commercials.</b>	Be prepared for a fight, especially with large claims. Fully 20 percent of home claims were still pending for homeowners we surveyed six months after Sandy—with almost 50 percent of them for \$40,000 or more. You'll also need plenty of documentation, including details such as cost, purchase dates, and serial numbers for appliances, furniture, and other items.	Get the Know Your Stuff home-inventory app or software for smart phones or computers from the Insurance Information Institute at <a href="http://iii.org/software">iii.org/software</a> . We also suggest getting your own contractor estimates for repairs. Another option is a public adjuster, who usually charges 10 percent of the payout but could get you far more. Find one at <a href="http://napia.com">napia.com</a> , the website of the National Association of Public Insurance Adjusters. Still having problems? Try griping to your state's insurance commissioner—or threatening to. Half of complaints to insurance commissioners through June of this year have related to delayed, denied, or otherwise unsatisfactory settlements.
<b>My neighbor's insurer pays if his tree falls on my house or car.</b>	Your neighbor's policy pays for damage to your home only if the tree was obviously rotted or dead before it fell, making it a neglected hazard. Otherwise, your homeowners policy covers your home and your auto policy covers your car, whether the tree was yours or your neighbor's. Expect to foot most or all of the bill to remove the tree if it's yours and it simply blew over without hitting anything.	Keep a watchful eye on your neighbor's trees. Send a friendly e-mail if any look sick or damaged so that you can document the problem for later if necessary. Also have trees on your property inspected at least yearly by an arborist.
<b>My landlord's policy covers me if I'm a renter.</b>	No dice. A landlord's insurance policy covers only the landlord's building and personal liability, not yours.	Buy renters insurance to protect your possessions and cover the extra expense of temporary housing if your home is uninhabitable, along with potential injury and other personal-liability costs.

