

# Fredricksen Information Source

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## Storm Watch

Greetings everyone, and welcome back to the *Fredricksen Information Source*.

This month we're pleased to bring you a little change of pace with our first-ever "Disaster Issue".



As you read through each department, you'll find great ways that your clients can prepare to react to some of the worst things that mother nature can throw at them. Fire, flood, or earthquake, we've got tips for your client.

For more information on disaster preparedness, two great places to start are [www.firewise.org](http://www.firewise.org) and [www.fema.org](http://www.fema.org). For a printer-friendly version of this newsletter, visit our archives at [www.fredricksenins.com](http://www.fredricksenins.com). Enjoy...

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## *Are your clients ready?*

In preparation for any disaster, we recommend that your clients create an Emergency Kit for themselves and for any animals they may have. The kit should be filled with any supplies that might be necessary when recovering from a natural disaster. For Emergency Kit content recommendations, visit [www.redcross.org](http://www.redcross.org) or [www.hsus.org](http://www.hsus.org).



Man masters nature not by force, but by understanding.

- Jacob Brownowski

# Home Sweet Home

Homeowners Department with Rachel Hindle, Underwriter

## Flood

Floods are the number one weather-related killer, and are also the most costly and frequent of any natural disaster.

While there is little that one can do to hold off an oncoming flood, it is important that your clients that live in flood-prone areas take a few steps to better avoid severe damage. Most importantly, your client should install a sewer backflow valve and have ample water bottles in the event that the water supply becomes contaminated.



## Earthquake

An earthquake is one of the most prominent threats that Californians can face, so it is important that a few easy steps are taken to safeguard your client's home from unnecessary damage.

- Brace or Anchor bookcases, water heaters, cabinets, or other top-heavy objects.
- Secure any large frames/objects away from beds and sitting areas.
- Install an automatic gas shut-off valve.
- Install strong latches or bolts on cabinets.
- Keep fragile items and any pesticides or flammable substances in low cabinets.



## 25 Tips for Fireproofing your Client's Home:

- |   |
|---|
| #1. Keep a clearing of at least 30 feet around the house for fire fighting equipment.                     |
| #2. Each tree planted should be spaced carefully.   |
| #3. Remove "ladder fuels". They link the grasses and the tree tops.                                       |
| #4. Create "fuelbreaks" - - - driveways, gravel walkways, or lawns that space apart potential risk areas. |
| #5. See that the irrigation system is maintained regularly.   |
| #6. Prune tree limbs so the lowest is between 6' - 10' from the ground.                                   |
| #7. Remove leaf clutter from the house's roof and yard.   |
| #8. Mow lawn/brush regularly.   |
| #9. Remove dead or overhanging branches.  |
| #10. Store firewood away from your house.   |
| #11. Refuel garden equipment carefully to avoid spillage.   |
| #12. Maintain garden equipment regularly.   |
| #13. If your client smokes, recommend the use of an ashtray and noncombustible doors.                     |
| #14. Store and use flammable liquids properly.  |
| #15. Dispose of cuttings and debris promptly, according to local regulations.                             |
| #16. Observe local regulations regarding vegetative clearances and fire safety equipment requirements.    |
| #17. Check the generator and/or hose to be sure it is in good repair.                                     |
| #18. Don't keep combustible materials under decks or elevated porches.                                    |
| #19. Make trellises of non-flammable metal.   |
| #20. Have at least two ground-level doors as safety exits.  |
| #21. Keep at least two means of escape (either a door/window) in each room.                               |
| #22. Mark your client's driveway and access roads clearly for emergency personnel.                        |
| #23. Keep ample turnaround space near the house for fire equipment.                                       |
| #24. Prevent sparks from entering the house by covering vents with wire mesh no larger than 1/8".         |
| #25. When possible, use construction materials that are fire-resistant or non-combustible.                |

Contact your local Emergency Management Authority for more information on how your clients can safeguard their homes.

# Straight From the Horse's Mouth

Livestock Mortality Department with David Hindle, Underwriter

## Evacuation: The Top Priority

According to the US Humane Society, the most frequent cause of horse/livestock death in the event of a tornado or other natural disaster is a collapsed barn. This being said, evacuation should always be the primary concern of your insured. That being said, there are a few points that are indispensable when evacuating.

First, it is critical that your insureds have a collection of acquaintances or boarding facilities that can be called upon to house the relocated animals. Contact your local emergency management authority to determine if there are any local fairgrounds,

convention centers, etc. that may be converted into shelters in the event of a catastrophe. It is also recommended that your insured plan at least two routes that can be used for evacuation if their primary is unusable.

Second, each animal must be adequately identified. The animal can be labeled by anything from an ear-tag to spray paint so long as contact information is present.

Third, it is important that your client's animals (horses in particular) are comfortable with being loaded into and unloaded from a trailer. In the event of a natural disaster the

insured animals will most likely be experiencing a great deal of stress already, and the last thing that your client needs is to not be able to load his \$50,000 stud.

If evacuating from a fire or other disaster in which the horse could be injured, your clients should have their horses checked by their veterinarian immediately. Smoke inhalation can cause serious lung damage, and the stress brought on by a crisis evacuation can cause the horse to colic.

For more information on horse/livestock evacuation, visit the Humane Society's website at [www.hsus.org](http://www.hsus.org).

### ***What if Evacuation isn't an option?***

In some instances, evacuation isn't possible, and the horse owner is forced to improvise. In many cases, like that of a tornado, the horse will be more at risk from flying/falling debris than from the storm itself.

Joe Carr of American Bankers, in an interview with [www.EquiSearch.com](http://www.EquiSearch.com), recommended turning out the horses after being well identified with spray paint or livestock markers. "Go back to nature and allow horses to survive as they have for hundreds of years... survival of the fittest." While turning out a horse in a disaster may seem dangerous, it can often give the animal it's best chance.

Before turning out their horses, horse owners should also take their geography and all other evacuation possibilities into account.

### **What Should else should be taken?**

One of the leading causes of death among successfully evacuated horses is kidney failure due to dehydration. Along enough water, it is essential that you insured creates an emergency kit that travels with the horses. Some of the contents recommended to include are:

- At least 10-20 lbs. of hay per horse
- At least 55 gallons of water per horse
- Basic First-Aid Kit
- Enough rope to create a temporary paddock
- Important Phone #'s (Veterinarian, boarding facility, local authorities, etc.)
- Records of owned animals and their identification
- Records of feeding and vaccinations.

This kit can be kept in the barn, or preferably, near the mode of evacuation and protected from the elements.

# A & Stable Times

Farm/Ranch Department  
with Laureen Jordan, AFIS

## Side of Ranch

### *How to Fireproof a Barn:*

Few things can be as devastating as fire to a barn full of horses. The following are 16 tips from the editors of *Horse & Rider Magazine* that can help your client fireproof their barn.

1. Start outside. If your client lives in an area where wildfires are a possibility, make sure a 50-foot firebreak is cleared from around the barn by removing brush, trees, tall grass and debris.
2. Protect against lightning. A grounded lightning rod is necessary to protect a barn during an electrical storm.
3. Try to have both a water supply and a power supply installed outside the barn, and keep a hose attached to the external water supply.
4. **Install smoke detectors.** Connect alarms to an external siren or central station alarm to ensure a swift response.
5. Store hay and combustibles like shavings in a separate building to avoid giving the fire any extra fuel.
6. Make sure that the stored hay is cured properly and that it stays dry, as wet hay can spontaneously combust.
7. Minimize the use of extension cords. If one is needed, an industrial-grade cord should be used and not overloaded.
8. Any electrical cords that have been damaged or chewed by mice should be replaced.
9. Installation of a sprinkler system is worth the investment, and can earn your client premium credits.
10. Install a fire extinguisher at every entrance and in any storage or tack rooms. Make sure they're charged, and protected from freezing.
11. Keep the barn clean. Dust, cobwebs, paper towels and rags are all fire hazards.
12. Cage all electric fixtures.
13. Keep a halter and lead rope on every stall door to ease in evacuation.
14. Ban smoking in and around the barn.
15. Post directions to the barn next to any phone that may be used to call the fire department.
16. Make an emergency plan complete with all phone numbers and contacts that would be needed.

#### Which Fence is Best?

Try to avoid barbed-wire fences and look to woven-wire as an alternative, as airborne barbs can be devastating to livestock.



#### Did You Know?

By avoiding the exotic, and recommending only the planting of native tree species, your client can greatly reduce the risk of uprooting during high winds.



# THE PRESIDENT'S CORNER

It is extremely important for our clients to make a truthful assessment of the emergency at hand. Many injuries and deaths have occurred as a result of poor decisions being made while under the stress of an impending crisis.

Preparation for the event we never think (or want) to happen is hard to place in a "high-priority" status. This is something we all must do. When the fire department is telling you to leave in 15 minutes, it's too late to work out a plan that will be effective and prudent.

Family, neighbors, pets, horses - all will require help, and you should be the one

who knows how to provide it.

When disaster strikes, emergency resources will be thin at best and your clients need the forethought to give themselves the ability to be self-sufficient for at least three days if necessary.

Those same neighbors, pets & horses may be looking to your client for help. Make sure that your client knows what to do by being a valuable resource for your client before the loss occurs.

## CONTEST!

**We've already sent over 50 winners to the movies!! If you'd like to win a free pair of movie tickets, there's still time. Here's how:**

For every New Homeowners or New Dwelling Fire policy bound before the end of June, you will receive **2 free movie tickets.**



### Good Luck!

Check here next month for more updates and monthly specials.

**Questions or Comments?**  
Contact Mark at  
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Like the new picture? It was time for a change of pace, and there's a striking resemblance to yours truly.



If you have any ideas for future issues of the *Fredricksen Information Source*,

or if you'd like to be removed from my e-mailing list, let me know at [billf@fredricksenins.com](mailto:billf@fredricksenins.com).

Thanks for reading...

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