

# Life is not always predictable

## Let's Get Ready for the Unexpected



# Let's get ready for an emergency

Some things in life we can plan for, like weddings and birthdays, but life isn't always that predictable.

Don't panic! The chances of getting caught up in an emergency are small, but it's still a good idea to think about what you would do if you were involved.

Emergencies can really disrupt our daily lives. We can't usually stop them from happening, but we can plan ahead to minimise the impact.

This guide outlines simple steps you can take to prepare for an emergency.

A few minutes thinking about it now could make a big difference in keeping you and your family safe.

Don't wait for the unexpected to happen – prepare now! Once you are prepared – encourage your friends and neighbours to be too!



This document can be made available in other formats (large print, audio and Braille) and different community languages. Please telephone (01482) 393051.

# Step 1 - Check your insurance

Being insured is critical in almost all emergencies. Check your home and contents are adequately insured for emergencies like flooding.

Being prepared for an emergency starts with having adequate insurance. You should take out insurance to protect your contents and if you are a home owner you should make sure you have cover for your buildings.

If you are a tenant check your landlord has Landlord Insurance. Ask your insurance company about Tenant's Insurance.

Check the small print of your insurance to make sure it gives you adequate cover. For example, will your insurance provider arrange for alternative accommodation if you have to leave your home because of an emergency? Make sure you are covered for the right amount – be careful not to under insure. If you do not understand the cover you have, talk to your insurer. Alternatively you can always talk to an insurance broker who will be able to explain cover and help obtain other quotes for you.

Keep your insurance documents in a safe place so that you know who to contact in the event of an emergency. If you can, add the details to the memory of your mobile phone.

If you need to make a claim you may need to produce evidence so take photos of your valuables, keep receipts and keep backups of any electronic records.



## Step 2 - Think about Fire Safety

You are twice as likely to die in a fire if you don't have a smoke alarm that works. Think about Fire Safety in your home.

- ▶ Fit a smoke alarm to each level of your home and test it once a week – ask family or friends for help if necessary.
- ▶ Fit a carbon monoxide alarm.
- ▶ Prepare a bed time routine to check for fire hazards, such as checking that all candles and cigarettes are safely extinguished, that appliances are switched off and that electrical sockets are not overloaded.
- ▶ Choose an escape route from your home and practice it with your family.
- ▶ Think about a safe place to go if you can't escape – ideally a room with a window and phone.
- ▶ Make sure everyone in the house knows where door and window keys are kept.



## Step 3 - Think about Flooding

Check if you live in a flood risk area, sign up to receive flood warnings and make a flood plan.

Communities living and working in the Humber area could be at risk from flooding from the sea, tidal Humber, main rivers or surface water. Investment in flood defences means that communities are better protected now than ever before, but floods can still happen at any time. Check if you are in a flood risk area and think about what you need to do to prepare for a flood.

- ▶ Check if you are at risk of flooding by visiting [www.environment-agency.gov.uk/flood](http://www.environment-agency.gov.uk/flood) or calling Floodline on **0345 988 1188**.
- ▶ If you are at risk of flooding then sign up to FREE flood warnings.
- ▶ There are specific steps that you can take to prepare your home, family and friends for a flood. Visit [www.environment-agency.gov.uk](http://www.environment-agency.gov.uk) or call Floodline to find out more.



## Step 4 - Sign up to priority services registers

Water, electric and gas are essential services. Check if you or members of your family are eligible for special care during an interruption.

Your water, electric and gas provider will give you special care if you need it when your supply is disrupted – but you need to be registered with their scheme.

Schemes are often available to a wide range of customers, from nursing mothers to kidney dialysis patients; customers who have sight or hearing difficulties to those who are frail and elderly or classed as disabled.

Registration is free, and family and friends can often sign up on your behalf.

Contact the providers using the information below and sign up to their priority services register. You can use the websites to enter your postcode and check for incidents in your area. Help and advice can also be found here.

### Water

Anglian Water - 08457 919155, [www.anglianwater.co.uk](http://www.anglianwater.co.uk)

Yorkshire Water - 0800 138 7878, [www.yorkshirewater.com](http://www.yorkshirewater.com)

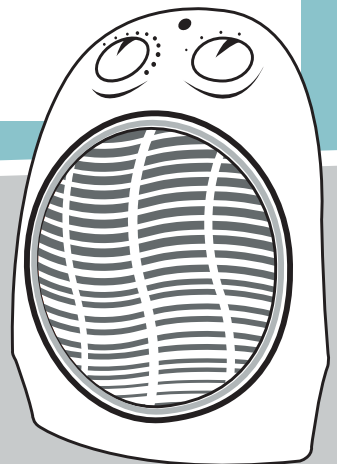
Severn Trent Water - 08457 500 500, [www.stwater.co.uk](http://www.stwater.co.uk)

### Gas and Electric

Northern Powergrid -

Call 0800 375 675 or 0330 123 0675

[www.northernpowergrid.com](http://www.northernpowergrid.com)



## Tele-care alarm monitoring

For a small charge you can have a range of non-intrusive sensors fitted in your home that can help you to stay independent. Examples include monitors that will tell a control centre:

- ▶ If you fall.
- ▶ If temperatures fall or rise rapidly in your home.
- ▶ If smoke is detected.
- ▶ If carbon monoxide is detected.
- ▶ If there is a flood in your bathroom.
- ▶ If you have an epileptic seizure in bed.

### Equipment also available includes:

- ▶ Discreet personal alarms that you can wear so you can call for assistance from anywhere in your home.
- ▶ Light switch sensors to turn a light on if you get out of bed.

**Contact your local authority for more information.  
Numbers are at the back of this guide.**



## Step 5 - Make a Grab Bag or Checklist

You can keep a Grab Bag of some essential items in case you need to leave your home in an emergency.

The things that you will need to take with you will be personal to you and depend on your own circumstances. The list to the right is an example of what you might need, but think carefully about what is important to you.

Keep the items in a small, easy-to-carry bag, or write yourself a checklist of the things you will grab in a hurry.



### Top Tips

It's a good idea to keep a corded telephone (one that plugs directly into the telephone socket) because these will still work if there is a power cut.

Your house may be the safest place to be in an emergency. In snowy conditions for example you might not want to go out for a few days. Keep enough supplies of tinned food, bottled water, candles and matches, in case you are unable to leave your home.



## Think about including things like:

- Copies of key documents (such as passport, birth certificates and insurance details). A USB memory stick with key documents, sentimental photos etc.
- Medication, prescriptions and a first aid kit.
- A radio and torch with batteries or a wind up torch/radio.
- Toiletries, wet wipes and/or antibacterial hand gel.
- Any special items for babies, children etc.
- A vacuum flask and hot water bottle.
- Spare Glasses/contact lenses.
- Spare set of keys (home/car/office).
- Food and drink that does not require electricity or heat to prepare it.
- Notebook and pencil/pen.
- An alternative to your normal form of heating.
- Mobile phone/charger.
- MP3 Players, games machines, books or other forms of entertainment to pass the time.
- Small amount of cash.
- Change of clothes and blankets and sensible footwear.
- If you have pets, suitable carriers for small animals, a water bowl, bedding, pet medication and a supply of food.
- This booklet with completed household plan.

## Step 6 - Make a short Household Emergency Plan

What type of information might you need to hand in an emergency? What are the things you need to agree in advance with your family and friends?

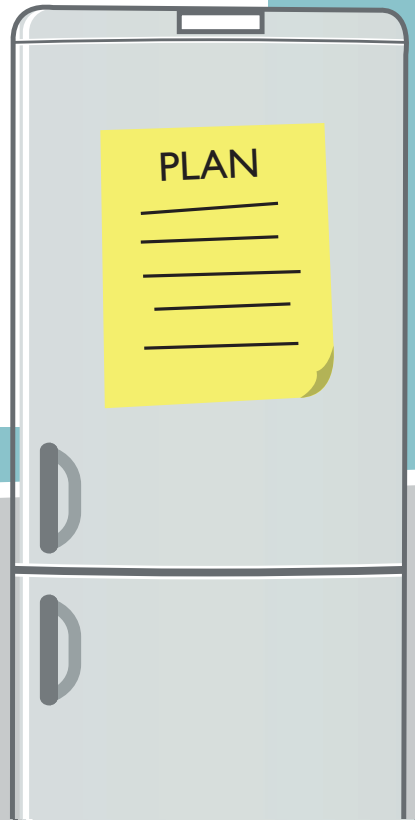
There is an example household emergency plan on the next pages of this booklet that you can complete and keep to hand in case its needed in an emergency.

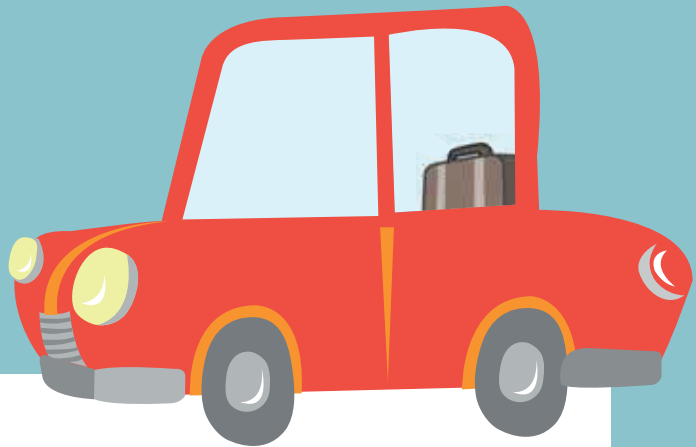
Your emergency plan is personal to you and your circumstances are unique. Think about exactly what information you would need in an emergency and write your own plan if you need to.

It's a really good idea to sit your family / friends and neighbours down and write the plan together.

### Think about things like:

- ▶ If I couldn't get home because of flooding, what would I do? Who would I need to ring? Who has spare keys and alarm code details for my house? Where would I go?
- ▶ If I was asked to leave my house because it wasn't safe to stay there – where would I go? What preparations can I make in advance?
- ▶ What would I do if water, electric or gas was disrupted for a few days?





**Keep a kit in your car too for when you are going on long journeys:**

- ▶ Warm clothes and blankets - for you and all passengers.
- ▶ Torch and spare batteries – or a wind-up torch.
- ▶ Boots.
- ▶ First aid kit.
- ▶ Jump leads.
- ▶ A shovel.
- ▶ Road atlas.
- ▶ Sunglasses.

**In addition, when setting out on long journeys remember to take with you:**

- ▶ Food and a flask with a hot or cold drink depending on the season.
- ▶ Any medication you, or other people travelling with you, need to take regularly.

# Household Emergency Plan

## Your Household Contact Numbers:

Names

Mobile phone contact numbers

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

## If you are evacuated:

Who can I stay with?

Local

Further away

Who \_\_\_\_\_ Who \_\_\_\_\_

Phone \_\_\_\_\_ Phone \_\_\_\_\_

Mobile \_\_\_\_\_ Mobile \_\_\_\_\_

If we can't get back home and we can't contact each other,  
where can we meet?

Local location

Alternative location (further away)

\_\_\_\_\_

If we have to leave home, where do we turn off the Services?  
(if you have time and it is safe to do so)

Gas \_\_\_\_\_

Water \_\_\_\_\_

Electric \_\_\_\_\_

Where is our grab bag?

Location

\_\_\_\_\_

Who can look after our pets?

Names

Contact numbers

\_\_\_\_\_

\_\_\_\_\_

**Insurance information:** Use this section to record the policy numbers and contacts numbers of the insurance policies you may need during an emergency, like homes and buildings and car.

Policy name / number

Contact numbers

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**Family and friends emergency contact numbers:**

Names

Contact numbers

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People that might need our help:

Names

Contact numbers

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## If we have to leave home we will do these things if there is time:

- ▶ Take mobile phone and charger.
- ▶ Take prescribed medication.
- ▶ Take some spare clothes.
- ▶ Take cash and credit cards.
- ▶ Lock all doors and windows.
- ▶ If we leave by car, take bottled water, a duvet or blankets and tune into the local radio for emergency advice and instructions.
- ▶ Turn off electricity, gas and water supplies.

## External contacts:

**999** Fire, Police, Ambulance and Coastguard

**101** Police Non-Emergency Number

**111** NHS 111

**105** Power Cuts

**0800 111 999** Gas Emergency Service and Gas Escapes

**0845 1 24 24 24** Yorkshire Water

**08457 145 145** Anglian Water

**0800 783 4444** Severn Trent Water

In an emergency, tune in to a local radio station, such as:

**BBC**  
**RADIO HUMBERSIDE**

FM 95.9 MHz, DAB Radio

AM 1485 KHz

## Step 7 - Know how to respond

Know how to call 999 but only use it in an emergency.

Never be frightened to dial 999 in a genuine emergency. Calls to 999 are free so you can make a call on payphone or mobile without money or credit, but be sure you're making the call for the right reason. Many of the 999 calls taken by the emergency services aren't emergencies and stop staff dealing with people who genuinely need help urgently.

Your 999 call will be answered by a BT operator who will say "Emergency, which service do you require?" You will be put through to the emergency service that you require and you will hear the telephone number you are calling from being repeated. A highly trained control operator will ask how they can help.

Try to stay calm, not to shout and to pass on information slowly and clearly. Stay on the line even if you hear the sirens close by. They may not be coming to you.


If you call when it's dark, switch all your house lights on so the emergency services can spot where you are. Make sure your house number is on the end of a long drive and clear on your front door.

You should use the NHS 111 service if you urgently need medical help or advice but it's not a life-threatening situation. Call 111 if:

- ▶ You need medical help fast but it's not a 999 emergency.
- ▶ You think you need to go to A&E or need another NHS urgent care service.
- ▶ You don't know who to call or you don't have a GP to call.
- ▶ You need health information or reassurance about what to do next.







If you dial 999 for a problem that isn't a genuine emergency you could be putting the lives of others at risk. In an emergency seconds count. Unnecessary calls waste time which could have been spent helping those who need it most.

### **Some Emergencies**

- ▶ There's a burglar in my house.
- ▶ There is an accident outside and I think someone is hurt.
- ▶ The house across the road is on fire.
- ▶ There is a crime in progress.
- ▶ Someone is choking, has chest pain, difficulty in breathing, fitting or concussion, serious blood loss, severe burns or allergic reactions.
- ▶ Someone is drowning.

### **Non-emergencies**

- ▶ My car was stolen over night.
- ▶ I was burgled last week.
- ▶ I want to report my property stolen so I can have a crime reference number for the insurance.
- ▶ Health related issues that can be dealt with by a GP, pharmacist, or a same day urgent treatment centre.



In an emergency, unless directed otherwise, your initial response should be to go inside, stay in and tune in to BBC Radio Humberside and listen for further instructions and updates.

### Stay where you are

#### Go in

Wait inside until the all clear is given by the emergency services.

#### Stay in

- ▶ Close and stay away from all windows and doors.
- ▶ Remain calm and wait for further advice.
- ▶ We know that you'll want to collect your children from school, but it might not be safe to do so. Remember that all schools have emergency plans and teachers will look after the pupils in their care.

#### Tune in

- ▶ To BBC Radio Humberside for further information or instructions, including updates on schools.
- ▶ If you have access to the internet check key websites and social media for up to date information.

Follow the advice of the emergency services. Once you have made sure you and your family are safe, consider which friends and neighbours might also need your help.



### Top Tips

If you use social media, follow utility providers to get the latest news on outage and events, and the BBC and local emergency responders to get the latest on an emergency.