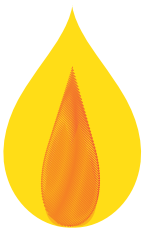
Specific Disasters - Why Plan?



Fire.

More than 1 million fires are reported annually, resulting in over $12 billion in property damage. Every 23 seconds, a fire department responds to a fire somewhere in the nation. Senior citizens and children under 5 are at highest risk. Fire is fast, dark and deadly, emitting smoke and gases that can render a person unconscious within minutes. It is the most likely disaster that families will experience.

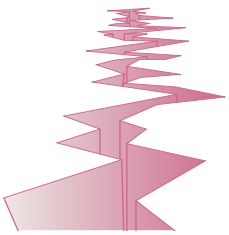
Floods.

Floods are the most common and widespread of all natural disasters and can occur nearly anywhere in the United States. Flooding has been responsible for the deaths of more than 10,000 people since 1900. Property damage attributable to flooding now totals over $1 billion each year. The sheer force of just six inches of swiftly moving water can knock people off their feet. Cars are easily swept away in just two feet of water. Flash floods can occur with little or no warning — and can reach full peak within minutes. Rapidly rising walls of water can reach heights of 30 feet or more and are generally accompanied by a deadly cargo of debris.

Tornadoes and Hurricanes.

A tornado is a violently rotating column of air extending from a thunderstorm, tropical storm or hurricane to the ground that may contain rotating winds of up to 250 miles per hour. Thunderstorms, tropical storms and hurricanes also can produce tornadic winds involving dangerous downbursts that may come from various directions.

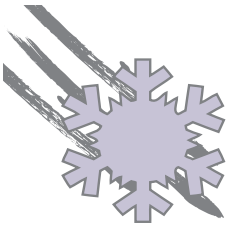
Tropical storms are formed from simple complexes of thunderstorms. Hurricanes are tropical storms with winds that exceed 74 mph and circulate counter-clockwise about their centers in the Northern Hemisphere (clockwise in the Southern Hemisphere). Tropical storms only may grow to hurricane strength with cooperation from both the ocean and the atmosphere. The water temperature (more than 81 degrees F) and moisture from the ocean are the sources of energy for hurricanes. That is why they weaken rapidly over land or colder ocean waters -- locations with insufficient heat and/or moisture.



Earthquakes.

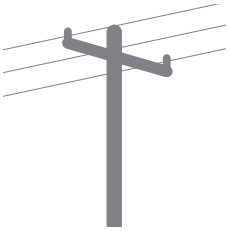
Nationwide, at least 39 states are considered at risk from moderate to great earthquakes. People in all states, however, are at some risk. Earthquakes can cause buildings to collapse, disrupt utilities and trigger landslides, flash floods, and fires.

Winter Storms.



Even Georgia, which normally experiences relatively mild winters, can be hit with a major snow storm or unusually cold weather. The results can be cars and trucks sliding on icy highways or heating emergencies due to power outages, lack of adequate home insulation, or difficulty in keeping adequate heat sources and supplies.

Power Outage.

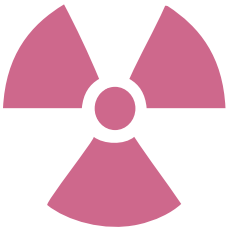


Everyone experiences power interruptions from time to time. Unfortunately, many of these outages come at times of weather extremes or accompany various disasters. When the power is out we lose our primary source of artificial light; many lose their source of heat and water as well. When the power is out, safety becomes a major concern.

Hazardous Materials.

As many as 500,000 products pose physical or health hazards and can be defined as hazardous materials. Accidents involving toxic substances have occurred in communities across the country. For example, tank cars containing toxic substances derailed and burned in Kentucky, forcing 7,500 area residents to evacuate.

Nuclear Power.



In the United States, nuclear power plants have been generating power for more than 35 years. Nuclear power plants operate in most states in the country and produce about 20 percent of the nation's power.

Prepare... *Because you care.*

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