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Now is time to prepare before summer storms hit

By KATIE GRASSO
Courier-Post Staff

Cruising through flooded regions of the Northeast in their yellow and black Hummers, the workers at allRisk Inc. know a thing or two about storms.

"Our saying is "Are you prepared? We are," said Dean Ragone, principal of allRisk, based in Somerdale.

Home and business owners should take a look at their insurance policies and plans they have in place if a natural disaster should occur, before hurricane season officially begins June 1.

"After witnessing (Hurricane) Katrina and the other hurricanes in recent years, we're able to learn a lot about how to prepare in advance," Ragone said.

With a second location in Avalon and a third going up in Florida, allRisk is an emergency response company that "goes in right after the chaos to create order." It also helps companies and homeowners prepare as best they can for the damage that can occur from excessive winds, flooding and rain.

"Obviously, if a storm hits full force, there's not much you can do," Ragone said, "but there are some alternatives."

Ragone gives the following tips to follow in case a disaster should occur:

Check your insurance policy before a storm hits. Know what's covered and what's not.

Besides stocking up on the basics like water and nonperishable food items before the storm, go to the bank and withdraw cash -- your bank's ATM might not have power.

Wal-Mart has studied consumer buying habits during the hurricane season, Ragone said. Now it restocks its shelves with games, toys and food such as Pop Tarts for the children.

Take important documents and put them in a plastic storage container and seal it. Store it in a high place.

Have a radio with batteries on hand. "I say the greatest technology is still the transistor radio," Ragone said.

If you see old trees around your home, get them removed before a storm hits.

Find a local dry-ice vendor. Dry ice kept sealed in a portable unit will keep items cool for at least three days.

If you rent a building for your business, talk to your landlord to see if he or she owns any other properties away from the storm zone that could be rented to you to keep your business up and running.

Back up business computers and keep the information off-site.

Employees should be put into teams with a team leader. People can use cell phones to stay in touch and lose minimal downtime from work.

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