

# Family Update

July - August - September 2009

## SWIMMING POOL SAFETY ALERT

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Each year, approximately 260 children under the age of 5 drown in swimming pools. In addition, the suction from drains in swimming pools and spas, under certain conditions, can entrap swimmers under water. To help protect your family, be sure to take the following steps.

### Use Layers of Protection

To prevent swimming pool drownings, layers of protection are essential. Place barriers completely around the pool, closely supervise young children, and be prepared in case of emergency.

Additionally:

- ◆ If a child is missing, always look first in the pool. Seconds count!
- ◆ Knowing how to swim doesn't make a child drown-proof. Never use flotation devices as a substitute for supervision.
- ◆ Keep rescue equipment and a phone next to the pool.
- ◆ Learn cardiopulmonary resuscitation (CPR).
- ◆ Install physical barriers around the pool to limit access.
  - ◇ fences and walls should be at least 4 feet high and installed completely around the pool.
  - ◇ Gates should be self closing and self latching.
- ◆ If your house forms one side of the barrier for the pool, doors leading from the house to the pool should be protected with



alarms that sound when the doors are unexpectedly opened; or use a power safety cover, a motor-powered barrier placed over the water area, to prevent access by young children.

- ◆ For above-ground pools, steps and ladders to the pool should be secured or removed when the pool is not in use.

### Pool and Spa Entrapment Dangers

- ◆ Never use a pool or spa with a missing or broken drain cover. Be sure a newer, safer drain cover is in place. The new drain covers are usually domed-shaped, instead of the old flat ones.
- ◆ Consider installing a safety Vacuum Release System (VRS), a device that will automatically shut off the pump if a blockage is detected.
- ◆ Plainly mark the location of the electrical cut-off switch for the pool or spa pump.
- ◆ If someone is entrapped against a drain, cut off the pump immediately. Instead of trying to pull the person away from the powerful suction, pry a hand between the drain and the person's body to break the seal.

Source: U.S. Consumer Product Safety Commission .  
Visit their web site at <http://www.cpsc.gov> or call the CPSC Hotline at (800) 638-2772.

## FLOOD INSURANCE

From 1998 through 2008, insured flood losses in Florida were almost \$2.3 billion. More than \$1.7 billion of these damages occurred from June to November in a single year - hurricane season 2004. Homeowner's insurance does not typically cover damages due to rising floodwater. For flood damage coverage, you need to purchase a separate flood insurance policy. Flood insurance is available to homeowners, renters and business owners in communities participating in the National Flood Insurance Program (NFIP).

### Flood Risk Profiles

Flood insurance qualifications and rates vary by the flood risk profile of an given area. The Federal Emergency Management Agency (FEMA) defines flood risk profiles of neighborhoods based on examination of flood risk studies, including statistical data for river flow, storm tides, rainfall, and topographic surveys.

According to the flood risk level, communities are defined as being in either low-to-moderate flood zones or in high-risk flood zones.

The Flood Disaster Protection Act of 1973 made flood insurance mandatory for loan approval of a property in a high-risk flood zone.

By using your street address, you can look up your flood-risk profile at the National Flood Insurance Program (NFIP) web site at <http://www.floodsmart.gov>.

### 30-Day Waiting Period

When considering the purchase of flood insurance, you should plan ahead. Commonly, there is a 30-day waiting period for a new flood insurance purchase. That is, your new flood insurance policy does not go into effect until 30 days after purchase. There are some exceptions, however, when the 30-day waiting period does not apply, including the following:

- ◆ the initial flood insurance purchase occurring in connection with the making, increasing, extension, or renewal of a loan in a high-risk zone by a regulated lender.
- ◆ the initial flood insurance purchase occurring within one year of a flood hazard map change.

### Filing a Flood Insurance Claim

From the date of flood damage, you have 60 days to file a claim with your insurance company.

#### Step 1

When you contact your insurance company or agent, have the following information ready:

- ◆ the name of your insurance company
- ◆ your policy number
- ◆ contact information to reach you (telephone number and/or email address) or the contact information of a trusted person who can reach you when needed.

#### Step 2

Separate your damaged items from undamaged items. Avoid discarding damaged items before your adjuster sees them. If items have to be removed immediately because of health hazards or other critical reasons, take photographs and keep samples of the items to help substantiate your claim. Photograph and videotape everything to document your damages.

#### Step 3

Make a list of all damaged or lost items. Work with your insurance adjuster to itemize your claim and

calculate a detailed estimate for replacements or repairs of your damaged property.

#### Step 4

File your Proof of Loss statement within 60 days of the date of loss. Proof of Loss is a sworn statement of your official insurance claim. Your insurance adjuster will provide the claim. You will need to include with this statement the detailed estimate for replacements or repairs that you and your insurance adjuster agreed on in Step 3. It is your responsibility to sign the Proof of Loss and provide it to your insurance company within 60 days of the date of loss.

For more information on flood insurance policies and flood preparation and recovery, visit the NFIP web site at <http://www.floodsmart.gov>. For flood information in general, visit the FEMA web site at <http://www.fema.gov/hazard/flood/>.

Source: University of Florida IFAS Extension factsheet #FCS3302  
Hyun-Jeong Lee, January 2009



## PRACTICE PROPER FOOD SAFETY WHEN GRILLING

Rising outdoor temperatures means grilling, and it's time to bring out grilling supplies and all the essential foods. But whether grilling near the comfort of a home or away at a park, remember to practice proper food safety.

One of the most important things to watch out for is cross-contamination. It's easy to contaminate with raw meats that have juices. Don't cross-contaminate with ready-to-eat foods that you don't cook.

Ready-to-eat foods can include salads, fruits and vegetables. Be careful not to cross-contaminate different types of meat. You should also remember not to put cooked meat on the same plate that was used to transport raw meat because that can contaminate the food.

Getting temperature right is important. Hamburger and pork chops should be cooked internally to 160 degrees Fahrenheit, while poultry needs to be cooked to 165 degrees. Steaks need a different internal temperature depending on preference.

Don't leave food out for more than two hours at room temperature. If the temperature is more than 90-degrees, don't let food sit out for more than an hour.



Hot foods must be kept hot and cold foods need to be kept cold to prevent the spread of microorganisms. This can be accomplished with a slow cooker and an ice chest containing ice or frozen water bottles.

Eating food outside the home, such as a picnic or grillout at a park can be more difficult. Cleaning supplies, soap and water, should be brought along to clean utensils, surfaces and the grill. Turning a grill up will burn a lot of residue off it, but it could lead to ash getting into food. Bring a brush to get the residue off. Also, consider bringing a tablecloth to cover an outdoor picnic table.

Plan menus to limit leftovers and chill them immediately.

Bring soap and water for dishes and to wash hands whenever food is cooked. Moist towelettes work well to bring along for a picnic.

**Source:** Julie Albrecht, University of Nebraska Extension Food Specialist. May 2009.

## FAMILY TRAVEL TIPS

Summertime means go, go, go! Now is the time that many families are thinking about that relaxing summer getaway before the hustle and bustle of the next school year begins. By all means, take a break with your kids - try a road trip! Some would say that kids and car trips don't mix. Children's needs for frequent restroom breaks along with their restlessness can make life on the road a bit difficult.



The difference between a good trip and a bad one often depends upon the parent's ability to plan ahead and be prepared. The goal of travel planning is to keep children safe, comfortable and busy while on the way to the desired destination.

Family meetings are wonderful ways to ensure that everyone in the group is eager for the future outing. This allows everyone in the family to provide input and to help generate compromises as to where to go and what to do.

**Plan ahead!** Try to anticipate fuel, restroom and food stops. Pack snacks that are easy to travel with and provide little or no mess in the vehicle. Bottled water is great for trips - no unnecessary sugar for the kids and no mess if it spills.

**Decide to have fun!** Bring games and travel activities (cards, books, word-finds, etc.) along to make the trip go faster. Coloring books are great for younger children. You don't need to spend a lot of money - play games as a family and encourage kids to be creative.

**Be realistic!** No trip will come off perfectly, no matter how well you plan. Expect to have some unforeseen difficulties. Some unexpected stops or changes in your travel plans will inevitably be necessary. Remember, this is a FAMILY vacation, with kids, not an elaborate getaway. Try to view any challenges that arise as an opportunity to use your well-oiled sense of humor as a parent. The best memories often "just happen" and can't be planned for in any way. The fun that you'll share recounting your adventure when you return home is a priceless treasure. So buckle up (safety first!) and happy travelling!

**Source:** Ohio Cooperative Extension  
*Take a Break With Your Kids* Series.

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