ASSOCIATION EMERGENCY PROCEDURES

Important Do Not Destroy

These documents are an important part of your co-owner, association documentation. Keep them in a safe place where you can easily access them if needed.
ASSOCIATION EMERGENCY PROCEDURES

Prepared By The Country Place and Glen Haven EPC
Emergency Preparedness Committee

EPC Statement of Purpose:

To provide information, direction, and communication to aid our communities in response to common disasters

We will also provide assistance and coordination with the City of Novi during emergencies

This will include communication with co-owners, residents, city officials, condo management, and condo maintenance to provide information, direction, and help.

We Are Not: Emergency First Responders (Fire, Police, Medical Help), nor Condo Maintenance, and Do Not provide for Personal Emergencies.

List of Possible Disasters:

Tornado, Storm, Water, Wind, and Flood Damage, Fire, Electrical Power Outage

Disaster Definition:

“A major disaster is defined as any natural catastrophe, or regardless of cause, any fire, flood, or explosion that causes damage of sufficient severity and magnitude to warrant assistance supplementing state, local, and disaster relief organization efforts to alleviate damage, loss, hardship, or suffering. Events associated with disaster are capable of causing traumatic stress when they cause or threaten death, serious injury, or the physical integrity of individuals. (FEMA, Pub. 229 (4), November 1995, p.1)

If a community disaster does take place, information and maps will be posted on the clubhouse doors by the city authorities instructing people what to do and where to go for help.
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Disclaimer regarding information on emergencies:
This section, on emergency preparedness, was written to provide basic emergency information to the co-owners of our associations and is in no way meant as an all inclusive or any other type of official guide providing rules or official instructions. It is meant for informational purposes only.
CREATE A FAMILY DISASTER PLAN

To get started:

Contact your local emergency management or civil defense office or your local Red Cross chapter.

- Find out which disasters are most likely to happen in your area.
- Ask how you would be warned.
- Find out how to prepare for each.

Meet with your family.

- Discuss the types of disasters that could occur.
- Explain how to prepare and respond.
- Discuss what to do if you are advised to evacuate.
- Practice what you have discussed.

Plan how your family will stay in contact if separated by disaster.

- Pick two meeting places. A location a safe distance from your home in case of fire, and a place outside your neighborhood in case you can’t return home.
- Choose an out-of-state friend as a check-in-contact for everyone to call.

Complete these steps.

- Post emergency phone numbers by every phone.
- Show responsible family members how and when to shut off water, gas, and electricity at main switches.
- Install a smoke detector and carbon monoxide detector on each level of your home, especially near bedrooms; test monthly and change batteries at least once a year.
- Contact your local fire department to learn about home fire hazards.
- Learn first aid and CPR. Contact your local American Red Cross chapter for information and training.

Meet with your neighbors.

Plan how your neighborhood could work together after a disaster. Know your neighbor’s skills (medical, technical). Consider how you could help neighbors who have special needs, such as elderly or disabled persons. Make plans for child care in case parents can’t get home.

The above information has been provided by the American Red Cross Community Disaster Education Program. You can contact the American Red Cross for more information at 1-800-480-2520.
PERSONAL DISASTER PLAN CHECK LIST

KEEP THIS CHECK LIST HANDY

Your best defense in case of an emergency is to be properly prepared.

Always be prepared to be self sufficient for the first 72 hours (3 days) after a disaster strikes.

Here are some ways to prepare for a disaster at your house.

**Water:** Have at least 1 gallon of water, per person for 3 days. Replace every 6 months and do not use breakable glass bottles.

**Food:** Make sure you have a 3 day supply of foods that don’t need to be cooked and a manual can opener, including paper plates, cups and plastic silverware.

**Warmth:** Have several blankets ready in case the weather is cold.

**Medical:** Have a first aid kit on hand.

**Medication:** Make sure you have a supply of your prescription medications on hand. Also, have a written list of these medications and the pharmacy phone number.

**Adults and Children:** Make sure you have clothes, blankets, covered shoes and supplies for children.

**Babies:** Make sure you have diapers, bottles, baby food, medicines, and warm clothes for them.

**Hygiene:** Include toothpaste, toothbrush, soap, toilet paper, comb, brush and other personal items.

**Pets:** Make sure you have food, water, and blankets for your pets. Also, have cages ready in case you have to transport them to a shelter.

**Fire:** Make sure you have a fire extinguisher.

**Money:** You should have some cash, credit cards, and checks.

**Tools:** Always have a flashlight and batteries, a portable NOAA weather radio, and some basic hand tools. Also candles, matches and possibly a lighter, and something to sit the candles on and paper and pen.

**Documents:** Know where your personal documents are and be prepared to pack them in case there is an evacuation. Use a waterproof container.
File of Life: Do you use the “File of Life”? That’s the plastic container (available at the clubhouse) to hold your emergency information and to be stored on your freezer door for emergency personnel use, in case you can’t communicate.

Power Shut Off Points: Know where your powers shut off points are; electrical, gas, and water. If you don’t know, call the maintenance department at CP 248-349-9060, or at GH 248-719-3440

Cell Phone: Keep your cell phone handy and charged. Limit its use to emergencies because emergency personnel may need the radio bandwidth for emergency communications. Have you programmed an ICE (In Case of Emergency) number in your cell phone? Emergency personnel know all about the ICE number in cell phones.

Transportation: Never let you car’s gas tank get below ¼.

Information: Always take a list of important phone numbers with you.

Emergency Phone Numbers:

Country Place 248-349-9060 After 4:00pm and emergencies call 734-459-5440
Glen Haven 248-719-3440
Novi Police and Fire 911
Novi Police Non-Emergency 248-348-7100
Detroit Edison (Electrical) 800-477-4747
Consumers Energy (Gas) 800-477-5050
Your Doctor: ______________________________________
Contact Person: ____________________________________

Emergency Quiz:
What if the power went out for any length of time, especially during the winter?
What if your condo was damaged by fire or severe water damage?

Who would you call? ____________________________________

Where would you go? ____________________________________

Be prepared! Plan ahead!
Let someone know if you would need special assistance; a neighbor, a relative, register at the clubhouse ahead of time! Before it really happens!

Review your plans and phone numbers annually.
EMERGENCY PET LIST

The State of Michigan Urges Owners to Protect Companion Animals. Proper Emergency Evacuation Planning can avoid separation and loss in disaster situation.

LANSING - The Michigan Department of Agriculture urges Michigan pet owners to take a few simple steps to ensure the safety of their companion animals during an emergency situation as part of National Preparedness Month.

"Pet ownership is the number one reason for human evacuation failure because people are not willing to leave their pets behind," said Dr. Steven Halstead, state veterinarian. "Additionally, people are more likely to re-enter an unsafe evacuation area to rescue their pets."

To help keep pets healthy and safe during emergency, pet owners are encouraged to take the following steps:

Step 1. Prepare a portable emergency kit for your pets. This kit should include:
* portable carrier
* collar, leash or harness
* food and bottled water
* pet waste supplies
* medical records and medications
* identification on pet with phone number
* photo of owner and pet

Step 2. Ensure a pet-friendly evacuation destination by arranging emergency shelter plans ahead of time with friends or family living outside of your area.

Step 3. Create a "buddy system" with neighbors. For example, you will care for each others' animals if an emergency strikes when one of you is not home.

Step 4. Make sure that vaccinations are current and pets have identification.

For more information, please visit one of the following Web sites: the American Veterinary Medical Association at www.avma.org or the American Society for the Prevention of Cruelty to Animals at www.aspca.org.
SAFETY TIPS

The CP+GH EPC (Emergency Preparedness Committee) has taken input from the board of directors and our committee to develop a list of real simple safety tips that many people tend to forget about or don’t even realize how important they are.

Always remember, your safe behavior not only affects you personally and the condo you live in, but your neighbors as well. One foolish, unsafe accident act could affect several families.

Don’t be foolish and put safety last. Always be safe.

See the list below and see how safe you are.

Safety Tips for Everyday Living

Don’t leave candles burning unattended or overnight when you go to sleep. This is a fire hazard!

When the power is out and you need to use candles, make sure you use proper candle holders that will not fall over or make the glass case too hot to touch.

Do not store anything in, on, or around your furnace or hot water heater. Another fire hazard!

Do not use fire pits on your patio. They are a fire hazard and a nuisance to your neighbors with all the smoke and sparks. Besides, they are against the rules in our condos and against the Novi Fire Code. You could be fined by the city.

Make sure you clean your dryer vent at least once a year.

Don’t smoke in bed. Don’t smoke when you are lying down.

Don’t leave your car running in the garage.

If you have a fireplace make sure you open the damper before you light a fire and keep it open until the fire is cool.

Do you use any old or cracked electrical extension cords? If you do, throw them out now and get new ones.

Do you take any medication? We hope you don’t take it in the dark. What if you took the wrong medication in the middle of the night when it was dark and you were tired? It could turn out to be a serious mistake.
Change your smoke detector batteries every year. Make it the same time every year, like Christmas or Thanksgiving. That way you won't forget. Also, test them every month or so.

You should have a fire extinguisher on every floor. It should be an A-B-C rated extinguisher to cover most fires caused from combustibles, liquids, and electrical. Check the expiration date and pressure gauge on your fire extinguisher regularly. When you check it, turn the extinguisher upside down to make sure the power remains viable.

Did you review the list? Where do you stand? Are you safe?

**EMERGENCY PHONE NUMBERS**

Keep this list handy and post it by your phone or on your refrigerator door.

**Emergency Phone Numbers:**

**Novi Police and Fire 911**

Country Place 248-349-9060 (From 8:00am to 4:00pm)
Country Place Emergencies and After 4:00pm........ Call 734-459-5440
Glen Haven Including Emergencies...... Call 248-719-3440 (24 hours a day)
Novi Police Non-Emergency 248-348-7100
Detroit Edison (Electrical) 800-477-4747
Consumers Energy (Gas) 800-477-5050
Brighthouse (Cable Provider) 248-553-7300

Your Doctor: ________________________________

Contact Person: ________________________________

Country Place Web Site: [www.herriman.net](http://www.herriman.net)
Country Place Management Office: countryplace@tds.net
Glen Haven does not have a web site.
Place Mat Editor: cpplacemat@yahoo.com
ICE

“IN CASE OF EMERGENCY”

A Plan for your cell phone:

Keep your cell phone handy and charged. Limit its use to emergencies, because emergency personnel may need the radio bandwidth for emergency communications. Have you programmed an ICE (In Case of Emergency) number in your cell phone? Emergency personnel know all about the ICE number in cell phones.

Enter an important contact person’s phone number into your cell phone’s directory and label it ICE (or ICE 1 or ICE 2), if you have more than one personal contact that is important. If you are unable to communicate, the police/fire/medical people are aware of this program and can check your cell phone directory to contact an important person very quickly to help you.

FILE OF LIFE

File of Life: Do you use the “File of Life”? That’s the plastic file pouch container (available at the clubhouse) to hold your emergency information and to be stored on your freezer door for emergency personnel use, in case you can’t communicate the police/fire/medical personnel are aware of this program and will be able to read your emergency information, like your doctor’s number, special medical needs, medications, etc.

SIGNS OF A STROKE AND HEART ATTACK

If you or a friend, loved one or colleague is experiencing the following signs and symptoms call 911 immediately:

Stroke:

FAST means:

FACE numbness or tingling

ARM weakness or paralysis

SPEECH abnormal or slurred

TIME is critical
**Heart Attack:**

Discomfort in the center of your chest that lasts for more than a few minutes, or goes away and comes back.

You may feel uncomfortable pressure, squeezing, fullness or pain.

Discomfort in other areas of your body, arms, back, neck, jaw or stomach.

Shortness of breath, either during or before chest discomfort

Nausea, lightheadedness or cold sweat

The above information was provided by the Novi Neighborhood Services Department.

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**SMOKE AND CARBON MONOXIDE DETECTORS**

Make sure you have approved smoke and carbon monoxide detectors in your condo and make sure they are working. Change the batteries every year at a specific time. Test them every month. They could save your life.

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**CONDOMINIUM INSURANCE**

Do you have special condo insurance? This is a requirement in your mortgage documents. Having and maintaining condo insurance is very important and could save you in the event of a disaster.

**Casualty Losses**

**Whose Responsibility Is It Anyway?**

The Association holds property damage and liability insurance policies in connection with the general common elements areas of the community. The Association insures certain real property improvements as well, including the residential buildings as they were originally constructed (and cost-equivalent replacements of original building components), however . . .

Each individual owner has a liability for losses involving certain components of his or her unit (including, for instance, but not limited to, betterments and improvements), to the full extent of the loss of such components, AND each owner also has a liability for the Association’s deductible in connection with claims involving real property improvements that the Association is required to insure, but is not otherwise required to maintain, repair and replace (including, for instance, but not limited to, fixtures, cabinets, floor coverings, and most improvements to the basement), unless the loss is caused by
a general common element. **Some co-owners may not realize they have exposure for many losses up to the amount of the Association’s deductible.**

Please be certain your personal homeowner’s insurance policy provides adequate coverage for such risks. Currently, Country Place Association’s deductible on property loss claims is $5,000 (Glen Haven’s deductible is $2,500). In the case of an ice damming claim, the deductible is applied on a “per-unit” basis. By way of example, suppose you have a cooking fire in your kitchen. Suppose there are three basic components of the loss – cabinets costing $7,000, floor covering costing $3,000 and walls and the wiring and plumbing inside them costing $10,000, for a total loss of $20,000. Half of the cost of the claim is attributable to items the Association insures, but is not otherwise responsible for – the cabinets and the floor covering. The other half of the loss is attributable to structural components that the Association is otherwise responsible to repair and replace. The insurance carrier will pay $15,000 of this loss. The $5,000/$2,500 deductible shall be borne one-half by the co-owner and one-half by the Association.

Now assume similar circumstances except the damages are only to cabinets and floor covering. In this case, the Association’s carrier will pay $5,000/$2,500 (the $10,000 loss less the $5,000/$2,500 deductible) and the co-owner will have to pay the entire $5,000/$2,500 deductible.

In another scenario, suppose the sump pump fails and storm water backs up in your basement. Your basement carpeting is ruined. There was no carpeting installed in the basement under original construction. It costs $1,000 to extract water and generally dry-up your basement and $2,000 to replace the carpeting. The total loss is $3,000. The Association is responsible to pay the water extraction bill, because it is responsible for the sump pump and the consequential damages caused by the sump pump failure (except the damages to betterments and improvements) but has no responsibility for the carpeting; the owner must bear the entire cost of the replacement carpeting. The damaged carpeting is an improvement above and beyond original construction; betterments and improvements are not covered by the Association.

It is incumbent upon each individual owner to ascertain the insurance requirements in connection with the ownership of his or her condominium unit. As an owner, you are advised to consult the Association’s governing documents and an insurance professional of your choice. We recommend you provide such insurance professional with a copy of the provisions of the Association’s governing documents that pertain to insurance.

This information was provided by Country Place’s insurance carrier in 2008. If you have any further questions please contact your insurance agent or association management.

Also refer to Country Place Bylaws, Article IV, for a complete description on insurance.