

TIPS TO STAY SAFE DURING THE MONSOONS ▶

LivSafe is a conscious safety initiative of Liberty General Insurance Limited to help people live safer, secure lives through an education series of proactive and preventative suggestions in the safety arena. This document does not purport to promote any product, directly, or indirectly.

Background:

The India Meteorological Department (IMD) predicted a 'normal' monsoon this year and said there is a "very less possibility" of a deficient monsoon.

Though the IMD pegged the season's rainfall in the lower end of the normal range, at 97% of the long period average (LPA), its prediction matches private forecaster Skymet weather's forecast, and raising hopes of a normal monsoon.

This is the third consecutive year that the country's national weather forecaster has predicted a 'normal' monsoon, although rains ended below normal last year. Rainfall between 96% and 104% of LPA during the June-September monsoon period is considered normal. IMD's forecast comes with an error margin of +/-5%.

Overview:

Most of the metro cities in India lack proper storm water drainage system and with the fast paced urbanization coupled with lack of proper planning, the issue of water logging in the cities is on the rise. The cases of flooding / inundation have become common problem in the cities.

We at Liberty General Insurance value the safety of your life & assets and intend to suggest some precautionary measures to avoid losses. We sincerely hope that the safety measures suggested in this document will help prevent damages due to monsoon season.



HOME SAFETY



Checking for cracks, leakages, drainage, damaged doors and windows can save you the last minute trouble during rains.



In case of existing cracks a waterproof coating of white cement can be applied. Roofs should be maintained to make sure the rainwater can flow down with less damage.



Chemical formulas like bug sprays and/or electric wicks are helpful in keeping away fly mosquitos, bugs, ants, termites etc.



Metal doors/ furniture can get rusted easily. A wash of red oxide or coat of fresh paint will help in extending its age.



A short circuit is dangerous enough to take a life during this season. The chords and switchboards should be checked and replaced to avoid short circuit, sudden electricity failure.




If giant tree is located in close vicinity to your premises, trimming of branches is suggested which can fall due to strong winds during monsoon as these are capable enough to claim life.


HEALTH SAFETY


Increase in humidity and cloudy weather, can lead to viral fever and stomach infection. People also suffer constant sneezing and sore throat in this season.


- ▶ Drink boiled water
- ▶ Avoid getting yourself wet in rain
- ▶ Drink lot of water to stay hydrated
- ▶ Maintain high level of hygiene
- ▶ Use mosquito repellent
- ▶ Take vaccinations before monsoon begins
- ▶ Drink turmeric milk and gargle with warm water
- ▶ Avoid street food
- ▶ Have sufficient intake of vitamin C to improve immunity


VEHICLE SAFETY DURING RAINS


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Always get the pre-monsoon check done for your vehicle before onset of monsoon.
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Get your vehicle serviced before monsoon starts.
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Get the battery checked, the terminal tightened and apply petroleum jelly to terminals so that the leads of the battery are tight and there is no loss contact to reduce the starting and electrical problems.
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Get the wiper blades changed before monsoon arrives.
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In case of sudden flooding, if the windows cannot be brought down as the electrical circuits are not working, break open the window glass with the hammer from the glove box as it is tempered glass and breaks easily than the front windshield.
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Keep more than adequate fuel in the vehicle.

IN CASE YOU FIND YOURSELF STRANDED IN FLOOD SITUATION.



ON FOOT

- ▶ Do not walk through moving water; SIX inches of moving water can make you fall. If you have to walk in water, walk where the water is not moving, and use a stick to check the firmness of the ground in front of you.
- ▶ Do not camp along Streams, rivers, or creeks, particularly during threatening conditions.

IN A VEHICLE



- ▶ Do not drive into flooded areas. If floodwater rises around your car, abandon the car and move to higher ground if you can do so safely; you and the vehicle can be swept away quickly.
- ▶ Six inches of water will reach the bottom of most passenger cars, causing loss of control and possible stalling.
- ▶ Please know that a foot of water can float many vehicles. Two feet of rushing water can carry away most vehicles, including sport utility vehicles (SUVs) and pickups.
- ▶ Do not attempt to drive through a flooded road; the depth of water is not always obvious; the roadbed may be washed out under the water, and you could be stranded or trapped.
- ▶ Do not drive around a barricade. Barricades are there for your protection.
- ▶ Do not try to take shortcuts, as they may be blocked. Stick to designated evacuation routes.
- ▶ Be especially cautious driving at night when it is harder to recognize flood dangers.
- ▶ Do not park your vehicle along streams, rivers, or creeks, particularly during threatening conditions.

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