

Coconut Telegraph Hurricane Ian Update October 27, 2022.

LGI property owner and insurance agent is happy to answer questions:

Darren Howard owns a large insurance agency in Sarasota. He is willing to help islanders navigate their policies, answer questions, explain deductibles, coverages, etc. He is not wanting to write any insurance on the island or quote any new business, but only to help answer policy questions for those who may be having trouble navigating the complex insurance process post-hurricane.

His cell is 941-232-1454. Islanders can call him with questions, but during the week please call any time after 5pm as he is handling claims, etc. for his clients during the workday. Weekends islanders can call him anytime!

Eldred's Marina Dumpsters update from David Hayes:

Everyone can use the dumpsters at the point off the short canal dock including contractors. Use of the marina equipment to off-load material is limited to the marina staff (who own the equipment). Please don't place any debris outside the dumpsters. Calls are made for pick up as soon as a dumpster is full. Waste Management is getting to them as quickly as possible. They are taken to the county landfill and then are returned usually the same day.

Also, as a reminder the overflow parking lot for the public ramp off of Placida Road is still available for drop off of all items including construction debris, yard debris, and appliances as well.

Please make sure that if the dumpsters are full that you either keep your debris on your boat/barge and wait for a dumpster to be available versus dumping it next to the dumpster. We don't want to lose the privilege of being able to use the marina to store the dumpsters. If you see someone dumping debris on the ground next to a dumpster, please nicely remind them that all debris absolutely must go into the dumpster.

Again, this is just an initial step of more to come of ridding the island of debris.

Most likely it will be another 30 days before we get any County/FEMA contracted help on the island to pick up and remove debris to be barged off the island.

Thank you for your patience for working together as we get our island back...we will get through this together.

HBBC (Hideaway Bay Beach Club) Board message to their owners:

We received a call back from Diane at Commissioner Truex's office about the outcome of Mr. Truex's meeting on the island with the FEMA representatives on debris removal. It was felt that the meeting was enlightening to the FEMA representative, but that no plan had been put in place. The commissioner does not consider the matter closed. Instead, it is still under review.

We are encouraged to write Governor Desantis and Mr. Kevin Guthrie, he is the Director of the Florida Division of Emergency Management.

So why are we in this predicament? The FEMA program has been set up for only neighborhoods with roads maintained by the county. LGI does not have any county-maintained roads, so we are left out of the immediate debris removal effort. The same holds true with mobile home parks that maintain their own roads.

Learn how to avoid natural disaster scams in the wake of Hurricane Ian:

The aftermath of disasters can bring out the best in people - often with expressions of financial support and volunteerism. Unfortunately, these events also provide opportunities for fraudsters to prey on individuals who have been affected or those who wish to show their support through donations.

To help protect you and your family from frauds related to natural disasters, we want to offer you these tips to avoid identity theft schemes, disaster-relief payments, and solicitations for fake charities. Please use caution if you encounter any of the red flags listed below, particularly when the contact is unsolicited, or you do not recognize the contact:

Government Disaster Assistance Organizations

- Unsolicited calls asking for financial account information: Officials with government disaster assistance agencies, such as FEMA or the Small Business Administration (SBA), will never call or text requesting personal or financial account information.
- Fees associated with applications for disaster relief payments: There are no fees to apply for or receive disaster assistance from FEMA or the Small Business Administration.

Post-Disaster Insurance Scams

- Unsolicited calls or visits from contractors and home improvement companies: After disasters, fraudsters may pose as contractors or representatives for home improvement companies that partner with insurance companies. If you are contacted by someone matching this description, never give them your policy numbers, coverage details, or personal information without first verifying their identity.

Disaster Relief Charity Scams

- Fake charities: Fraudsters can create fake charities to solicit funds during and after natural disasters. Always check the legitimacy of the charity through their official website or visit the National Association of State Charity Officials at <https://www.nasconet.org/>

Common signs of fraud:

Regardless of the type of fraud you may encounter, there are some shared characteristics to watch out for:

- Sense of urgency: Fraudsters often require immediate action to avoid negative impacts. Before providing any information, contact the company or agency they represent through a more secure or verified method.
- Request for personal/financial information: Fraudsters want to gather more information on their potential victims, such as address, social security numbers, account numbers, insurance policies or PINs. Never provide information to an unsolicited contact. Instead, contact the company or agency they represent through a more secure or verified method.
- Grammatical errors: Fraud-related communications often contain grammatical errors such as using a word incorrectly, using the wrong tense, misspelled words, or missing/incorrect punctuation.
- Links: Never click on a link in a suspicious email or text message. These links can download malicious software or viruses to your device or redirect you

to a fake website. Either can lead to personal and financial information being compromised.

Information Collection Plea:

Thank you to all who have sent us information and volunteered.

The LGPOA is continuing to gather information from all islanders (not just members) to aid in the cleanup of LGI and pass on information to those who can use it. If you request help, you will be contacted prior for any directions and permission. As your answers change, please let us know and we'll update your information. If you volunteer, you will be dispersed based on your experience and where there is a need.

Copy and paste this into an email, type in your answers and return to twrhonda@gmail.com. If you don't have access to email presently, feel free to text your answers to 941-999-7788 using question numbers and your answers only.

If you've sent me your information since our last Telegraph and have a need or can volunteer, it has been forwarded. People will be contacting you shortly.

Information requested:

1. House number(s) please specify home, condo or lot:
2. Name:
3. Cell phone number for texting:
4. Email:
5. Dock number:
6. Have you been to the island to see your home, condo or lot?
7. If not, do you have any information about your home, condo or lot and how did you receive it?
8. If possible, would you like to have someone take pictures of your property? (Inside and/or outside, please specify)?
9. Has your insurance adjuster been out to gather the information needed?
10. Did you have your home or condo covered with hurricane insurance?
11. Was your home leveled by the storm?
12. If not, has your home already been secured?

13. If your home was not destroyed, do you have major or minor roof problems?
 14. If possible, would you like someone to go access damage, report to you and purpose a temporary fix (tarps or plywood, etc.)?
 15. Do you have trees that need attention?
 16. Do you have tools to loan to others (tall ladders, etc.)
 17. Is your golf cart path passable?
 18. Is your LGI home your primary or secondary home?
 19. Do you have a boat available to run people and/or provisions?
 20. Can you help others? If so, what services can you help with and what dates are you available?
 21. Can you provide an overnight shelter for volunteers/workers? (1 bed, 2 bed, etc.)
 22. Are you willing to prepare a meal for thirty volunteers (Spokes of Hope) sometime in the next 30 days? What date if you're interested?
- Email us or text anytime you have time, food to share, a boat, tools, or a place for people to stay. We will connect you to the people in need. And the people who can help!