

Hurricane Safety Guide

A hurricane can be a devastating experience for anyone. Knowing how to prepare for a storm in advance can help protect you and your family, reduce the damages to your property and alleviate personal hardships.

We recommend taking the time to review your current insurance policies with your Account Executive. Additionally, we have tapped our collective experience to assemble a list of steps you should take to prepare for a hurricane and what to do during as well as after a storm hits.

Before a Storm is on the Horizon

- Speak with your Account Executive to coordinate a structure assessment with a professional hurricane consultant experienced in storm mitigation. They will be able to give expert suggestions on how to make your home and property less vulnerable.
- Become familiar with your community's disaster preparedness plan and evacuation routes.
- Make your own plan for what you and your family will do in the event of a storm. After, be sure to communicate and practice your continuity plan.
- Have a contractor and/or roofer evaluate your house for areas that could be damaged during a storm. Proactively make repairs or strengthen any areas of weakness. Have them install hurricane appropriate shutters if necessary.
- Purchase and install a backup generator. Ensure the generator functions properly and you know how to use it.
- Trim trees and large shrubs.
- If you own a watercraft, plan for how you will protect the vessel (i.e. tie, anchor, dry dock, storage).
- Check your disaster supplies and replace or restock as needed. Things you should include are: drinking water, iodine tablets, meal ready to eat (MREs), child care supplies, flashlights and batteries, pet supplies, first aid kit, and all hygiene supplies.
- Keep an up-to-date inventory of all jewelry and collectibles. Be sure you also have a plan in place to protect your assets.
- Discuss your current hurricane insurance coverage with your Account Executive and find out about any applicable hurricane protection programs you may be eligible to enroll in through your insurance carrier.

When a Storm is on its Way

- Follow all local evacuation orders and keep us informed of your plans.
- Fill your cars with gasoline and keep extra fuel available for backup electrical generators. Be sure you test your generator.
- Be sure to keep your credit cards and some cash available.
- Locate and test flashlights as well as extra batteries.
- Bring in anything that can be picked up by the wind (i.e. lawn furniture, potted plants, etc.) and help your neighbors do the same to avoid any of their items hitting your home.
- Charge your cell phones, backup batteries as well as your solar generator.
- Close and secure your windows, doors, and hurricane shutters. If you do not have hurricane shutters, close and board up all windows and doors with plywood.
- Place valuables in waterproof containers and move fine art as needed. If you cannot move these items into storage, place them in waterproof containers in an interior closet.
- Roll up area rugs and elevate if possible.
- Make sure you have copies of your important documents and prescriptions and keep them in a waterproof container.
- Turn your refrigerator and freezer to the coldest setting and keep them closed as long as possible.
- Have a camera/smartphone available to take photos of any damage.
- Shut off gas and unplug all small appliances.

After the Storm has Passed

- If possible, stay tuned in to local announcements or the NOAA for updates on the storm area, shelters, medical assistance and aid, etc.
- Drive only if necessary to avoid flooded roads, loose power lines and washed out bridges.
- Inspect your home for damages. Take pictures of damage, both of the building and its contents in case a claim needs to be reported.
- Check the ceiling and floor for signs of sagging. Water may be trapped in the ceiling or floors which may be unsafe to walk on.
- If damaged, turn off the main electrical power and water systems until you or a professional can ensure that they are safe.
- Smell for gas. If you smell natural gas or propane, leave your home immediately and contact your local fire department.
- Contact our team and we will provide you with resources and information regarding restorations, claims, and the next steps for you and your family.

It is important to always obey evacuation orders and keep us informed of your plans. Should a loss occur, we will respond rapidly and remain personally involved throughout the claims process. Please call us at **(800) 221-5830** and our 24/7 Claims team will guide you through next steps in the event of a loss.