



FAST FACTS

Key Risk Lessons from the Latest Hurricane Season

Another challenging hurricane season is finally behind us, revealing new realities that are influencing the guidance our loss specialists provide. While hurricanes themselves are devastating, it's often the tornadoes—equally powerful yet far more unpredictable—that cause the most extensive damage, frequently forming at the front end of these storms. To help you stay ahead of the curve, here are a few key strategies to follow for the next hurricane:

- **Be prepared.**

Situations can change quickly. Today's storms grow bigger and intensify more rapidly than what had once been the norm. For example, a predicted Category 1 storm unexpectedly escalated to a Category 5 within just a few hours this summer. This volatility makes it more important than ever to heed evacuation advisories. At the very least, those who are considering riding out the storm must be well-equipped with backup generators and satellite phones.

- **Don't underestimate the hazards of humidity.**

Even areas serviced by underground power lines experience extended outages. A loss of electricity means no air conditioning, which is critical for maintaining tolerable humidity levels. High humidity can increase the risk of mold growth in your home, which can irreparably damage valuable art, books, and paper collections.

- **Don't overlook the fire risk of electric vehicles (EVs).**

Exposure to saltwater can short-circuit an EV battery, potentially causing a fire that can quickly engulf the property. Insurance carriers, extremely concerned about this risk, advise owners to move cars to inland parking garages. In addition, chargers should be kept above storm surge levels, regardless of how high those levels may be.

- **Repair damage immediately.**

This year, storms struck certain regions in rapid succession. Even minor damage left after the first event made properties more vulnerable to greater damage when the second event occurred. Immediately repair holes in windows, walls, and roofs, even with temporary patches, because you never know what's coming next.

While hurricanes and other severe weather events can't be prevented, you can take steps to minimize the risks they bring. If you have any questions about your insurance program or preparedness plans, please don't hesitate to contact us.