

# Surviving the Storm: Key Risk Lessons from the Latest Hurricane Season

Another challenging hurricane season is finally behind us, leaving in its wake a series of new realities that are shaping the guidance from our team of loss specialists. Chief among these insights is this: While hurricanes themselves are devastating, it is often the tornadoes — equally powerful, yet far more unpredictable—that cause the most extensive damage. These tornadoes typically form at the front end of these storms, making them a key factor in the overall devastation. This reinforces the need for heightened preparation and vigilance, now more than ever.

To help you stay ahead of the curve, here are four essential strategies to follow for the next hurricane season:

- **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, and air conditioning plays a critical role in maintaining tolerable humidity levels. High humidity levels can put your home at risk for mold, 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 the batteries in EVs, potentially starting fires 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, no matter how high that 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 more serious damage when the second event arrived. Immediately repair holes in windows, walls, and roofs, even with temporary patches, because you never know what's coming next.

Hurricanes and related weather events are inevitable, but there are steps you can take to minimize the hazards they bring. If you have any questions about your insurance program or preparedness plans, please don't hesitate to contact us.



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