

Storm-Proof Your Home: A Pre-Hurricane Season Checklist

Last year, the hurricane season was once again marked by intense and unpredictable storms. With storms strengthening rapidly and moving into regions that typically don't face such extreme weather, the impacts were far-reaching. Unprecedented flooding and a rise in tornado activity in unexpected locations underscored the growing threat. These events serve as a stark reminder of how climate patterns are shifting, making once-predictable hurricane seasons much more dangerous and costly.

At Alliant, we recognize that proactive measures can significantly mitigate the potential impact of such storms. Even small preventive measures can go a long way toward minimizing property damage and loss. To that end, we urge you to follow the steps outlined in this checklist before the upcoming hurricane season begins.

1. Fortify your home and property:

- Ask a contractor or roofer to evaluate your house for areas that appear susceptible to storm damage and then repair or strengthen those areas of weakness.
- Install hurricane-appropriate shutters if your property doesn't already have them in place.
- Install a backup generator and ensure you know how to operate it, as well as confirm that it is functioning correctly. Additionally, make sure you have an adequate fuel supply to operate the generator for an extended period, especially during power outages. This appliance, more than any other, will mitigate the mold damage that is so often a disastrous consequence of post-storm power outages.
- Trim trees and large shrubs around your property.

2. Establish safety plans and communicate them to relevant parties:

• Familiarize yourself with your community's disaster preparedness plan and evacuation routes. Create your own plan for you and your family, and ensure that everyone understands it. Better yet, practice it with them so everyone is comfortable.

- If you own:
 - A watercraft: Decide how you will protect it. Will it be tied up or anchored? Placed in dry dock or storage?
 - An Electric Vehicle (EV): Locate an area of higher ground where it can be parked during a storm and ensure chargers are positioned two to five feet above the expected storm surge levels. Both actions minimize the risk of a fire caused by saltwater flooding the battery.
 - Valuable collections: Determine where they need to be in order to be safe.

3. Make sure you will be adequately protected during the storm and after:

- Check disaster supplies and restock or replace them as needed. Critical items include:
 - Drinking water
 - Iodine tablets
 - Medications
 - Meals ready to eat (MREs)
 - Childcare supplies
 - Pet supplies
 - Flashlights and batteries
 - First aid kit
 - Hygiene products
- Keep an up-to-date inventory of jewelry and collectibles. Create a record of your belongings by videoing each room and its contents.
- Review your current hurricane coverage with your account executive and ask about any protection programs, including flood insurance, that you may be eligible for through your carrier.

By taking action well before hurricane season begins, you not only protect your home but also avoid the frantic scramble for resources when a storm is imminent. With preparation, you ensure peace of mind for yourself and your loved ones. If you have questions or need guidance on preparing your property for the upcoming season, please don't hesitate to reach out to your account executive.