



HURRICANE GUIDE

PERSONAL PREPAREDNESS & PLANNING





BEFORE HURRICANE SEASON

- **Take pictures of your property** and building to make the claims process smoother in the event your home sustains damage.
- **Ensure drains aren't clogged** on terraces and balconies.
- **Get an emergency back-up generator** that is capable of providing electricity to keep essential parts of your home running properly.
- **Replace standard windows** with impact resistant window systems, if able.
- **Maintain a current and complete inventory.** In the event of significant loss, a detailed inventory may help to facilitate the claims process.
- **Make sure you have current valuations of high value items** to help ensure your collection is adequately insured and documented in case a claim needs to be made. (Appraisals should be updated every three to five years.)
- **Trim trees and shrubbery** away from your home and remove any weakened sections that might easily break off and fall.
- **Replace gravel/rock** landscaping materials with a softer material, such as shredded bark or mulch. Pebbles can cause damage in high winds.
- **Have any basic vehicle maintenance done** before a storm threatens and fill your tank with gas.



PLAN AHEAD



IN THE EVENT OF AN EVACUATION

- Become familiar with our community's disaster preparedness plan.
- Know your evacuation route and have a predetermined destination in mind.
- Select a point of contact and common meeting place if separated during the evacuation process.
- Make sure all vehicles are well fueled. Gas will be scarce.
- Bring essential items (including cell phone, flash light and a National Oceanic & Atmospheric Administration (NOAA) Radio)

IF YOU ARE UNABLE TO EVACUATE

- Identify a "shelter" room in your home. This enclosed area should be on the first floor, in a central part of the home with no windows.
- Remain in contact with neighbors who are staying in their home during the storm.
- Park your vehicle on high ground if possible, parallel to the building. Remove insurance information from the car for safe keeping and take pictures of your vehicle before the storm.
- Make arrangements to use alternative means of communication.
- Consider installing a gas-powered generator to power your home in the event of a power outage. Test and refuel it regularly to ensure it is operational at the time you need it. Be sure to run it in a well ventilated area.
- If flooding threatens the home, turn off electricity at the main breaker. Unplug or turn off major appliances.

HURRICANE WIND SCALE

CAT 1	74-95 mph
CAT 2	96-110 mph
CAT 3	111-129 mph
CAT 4	130-156 mph
CAT 5	157 mph or higher



IF A STORM IS COMING

Secure your home:

- Move outdoor furniture, planters, bird feeders and decorative objects in your garage or house.
- Move personal possessions to the center of your home, away from windows and doors. Place towels at the base of doors to absorb any water that may enter.
- Caulk around openings – Be sure to check the caulking around exterior doors and windows, it can become mildewed and cracked from summer rains.
- Secure all doors and board up windows to protect against flying debris.
- Prepare your home for responders – Think about things such as -- Is your property gated? Are your street numbers clearly visible?
- Secure means of communication because cell service may be down, email may be a more reliable form of communication.
- Obtain and keep accessible as much cash as possible, as banks may not be open following the storm.
- Fill the fuel supply for your back-up generator and vehicle.
- Charge your electronics and have batteries in a convenient location.

PROTECT YOUR IMPORTANT DOCUMENTS

Personal documents are some of your most valuable and difficult items to replace. Protect the following documents in a bank safe deposit box, other off-site storage or in waterproof containers. You may also scan these items to keep an electronic copy on a flash drive for easy access.

- **PERSONAL ITEMS:** birth certificates, marriage licenses, immunization records, pet vaccinations, photos that would be difficult to replace.
- **FINANCIAL DOCUMENTS:** stock and bond certificates, account numbers with contact information, first two pages of your latest income taxes, backup disc of financial management software.
- **INSURANCE:** copies of all policies, including home, vehicles, boat, health, life, along with appraisals, home inventory (photos or video of your home's contents) and pertinent contact numbers.
- **LEGAL PAPERS:** deeds, titles for vehicles and boats, living wills, passports, military records, powers of attorney, child custody or divorce records.



AFTER THE STORM PASSES

- If you discover water in your home, contact a restoration company immediately to begin the water extraction process.
- Check circuits and equipment before restoring power.
- Run the air conditioner to dehumidify your home.
- Remove any wet items and store them in the garage, if possible.
- Call your insurance advisor or insurance company immediately to report how, when and where the loss or damage occurred. Have your policy number handy and give them a general description of damages.



YOUR POLICY INFORMATION

Fill out the form below with your policy information and keep in a safe place.

Insurance carrier(s) _____

Policy number(s) _____

Hurricane deductible _____

Carrier toll free claims number _____

Carrier website _____

Flood insurance policy number _____

Flood insurance deductible _____