



## Personal Insurance

### Protecting Your Family and Home from a Hurricane or Windstorm-

If you own a house that is located along the ocean, bay or within a coastal county, your home may be vulnerable to wind damage caused by a hurricane or severe storm. It is important to take preventative measures to help protect your family, home and possessions. Here are some things you can do:

#### Before a Severe Storm:

- **Prepare an "Action Plan" in the Event of an Evacuation.** Become familiar with your community's disaster preparedness plan and know your evacuation route. Have a predetermined destination in mind so you can quickly relocate. Select a common meeting place or single point of contact for all family members. If you have pets, plan for their evacuation as well as many shelters don't accept pets. All vehicles should be fueled well in advance of evacuation. Make sure your cell phone has a full charge, and bring along the charger.
- **Protect Personal Belongings and Important Documents.** Valuables such as jewelry and collectibles should be inventoried and stored in a secure location (such as an inland bank safety deposit box). Keep all important papers such as legal papers, birth certificates, marriage license, financial papers, and insurance policy information in a bank safe deposit box or other off-site storage. If off-site storage is not possible, then place items in a waterproof container and store in an interior closet.
- **Prepare an Emergency Supply Kit.** Assemble and maintain an emergency supply kit throughout the hurricane season. Items should be stored in a watertight container. Include items that will sustain you and your family for a 72-hour period. This kit should include flashlights, a portable radio, extra batteries, canned food, a fire extinguisher (ABC rated), bottled water, cash, blankets, clothing, toiletries, and a first aid kit. Store your kit in a place commonly known to all family members.
- **Address landscaping concerns in advance of storm season.** Large trees and shrubs can be contributing factors to structural damage. More than 75% of the trees that fall during a weather event suffer from pre-existing and often correctable conditions that make them vulnerable. Take action and have your trees and shrubs trimmed or addressed prior to storm season.
- **Clear loose objects.** Bring outside patio and lawn furniture, potted plants, and outdoor bicycles and toys indoors. Help your neighbor bring in their items as well so these items do not become flying objects that impact your home. Be sure all awnings are closed and secured. Tie down any other loose items that may become projectiles in a high wind.
- **Reinforce windows & doors.** Make sure windows, doors and skylights are protected with appropriate shutters or impact resistant glass. Plywood can be used as last minute protection. However, be sure it is strongly secured.
- **Reinforce your garage door.** If you do not have a storm bar or other garage door reinforcement, you may want to back up your car against the inside of your garage door to help prevent it from "twisting" due to high winds.

- **Test and refuel your backup generator.** If you've installed a gas-powered generator as a backup power supply in your home, regularly test it to ensure that it is operational at the time you need it. When a storm approaches, run another quick test and make sure that plenty of fuel is available.

#### **During a Severe Storm:**

- **Stay informed of approaching storms** by monitoring local television and radio stations for severe weather updates.
- **Evacuate if requested by authorities.**
- **Identify a "shelter" room in your home**, if you are unable to evacuate. This enclosed area should be on the first floor, in the central part of the house and with no windows. When the storm gets bad, go there. Avoid all unprotected windows and doors until the storm passes.
- **Secure household appliances.** Appliances, including personal computers, should be unplugged and stored away in cabinets or interior closets.
- **Move furniture and household fixtures.** Move them away from exterior door and window openings. If possible, elevate these items and cover them with plastic.
- **Turn off utilities** if instructed to do so by authorities.

#### **After a Severe Storm:**

- **Beware of loose or dangling power lines** and report them immediately to the proper authorities.
- **Use your emergency supply of water** or boil any water before drinking, until official word is given that the water is safe.
- **Do not operate a gas, propane or charcoal grill, or generator indoors** or near ventilation areas.
- **If your home has sustained damage**, take steps to prevent further damage. Cover roof damage with tarps and cover windows with plywood. Contact your insurance company as soon as possible.

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