

Hurricane Season is Upon Us



One of the most dramatic, damaging, and potentially deadly events is a hurricane. During a hurricane, your home may be damaged or destroyed by many different storm hazards. For example:

- Debris can break windows and doors, allowing high winds and rain inside the home.
- Large storms can cause tremendous devastation as trees and power lines topple.
- Destructive tornadoes also can be present, and damages from high winds can extend hundreds of miles inland under certain conditions.
- Coastal storm surges can flood basements and lower levels of your home, threatening life in many circumstances.

Your home is a valuable asset. The costs associated with the property damage from hurricanes and the disruption to your life in the aftermath can be significant. This bulletin contains information and tips on how to prepare you and your family for a hurricane, preventative maintenance tips, and information about what to do should you incur a loss.

Be Prepared

Everyone needs to be prepared for the unexpected. You, as well as your family and friends, may not be together when disaster strikes. Follow these tips:

- Meet with your family to create an emergency plan.
- Post emergency numbers by the telephone, and save important contact information to your smart phone.
- Know how and when to turn off water, gas, and electricity.
- Pick two places to meet: a spot outside your home and a place away from your neighborhood in case you can't return home.
- Choose an out of state friend as your family's point of contact for everyone to call if the family gets separated.
- Discuss what you would do if advised to evacuate.



Build a Kit

It's important to assemble and maintain an emergency supply kit. Store these supplies in sturdy, easy-to-carry containers, such as backpacks or duffle bags. Keep important documents in waterproof containers. Consider having the below supplies on-hand:

- Battery-powered radio
- Flashlights
- Extra batteries
- Cell phone and chargers
- First-aid kit
- Medicines, including prescriptions
- Basic and necessary toiletries
- Copies of key papers such as insurance policies
- Cash

In addition, we recommend maintaining an electronic record of important contact numbers and insurance policy information.

If a Storm Threatens

As weather forecasts begin to predict the possibility of a storm impacting your area, homeowners should take the following precautions:

- Move outdoor deck, pool, and patio furniture inside.
- Keep downspouts and water drains clear so water may properly flow.
- Trim dead or weak branches from trees.
- Fully charge portable devices, like cell phones.
- Have your emergency supply kit nearby and easily accessible.
- Fill your car's gas tank.
- Stock non-perishable food and fill containers with drinking water.

