

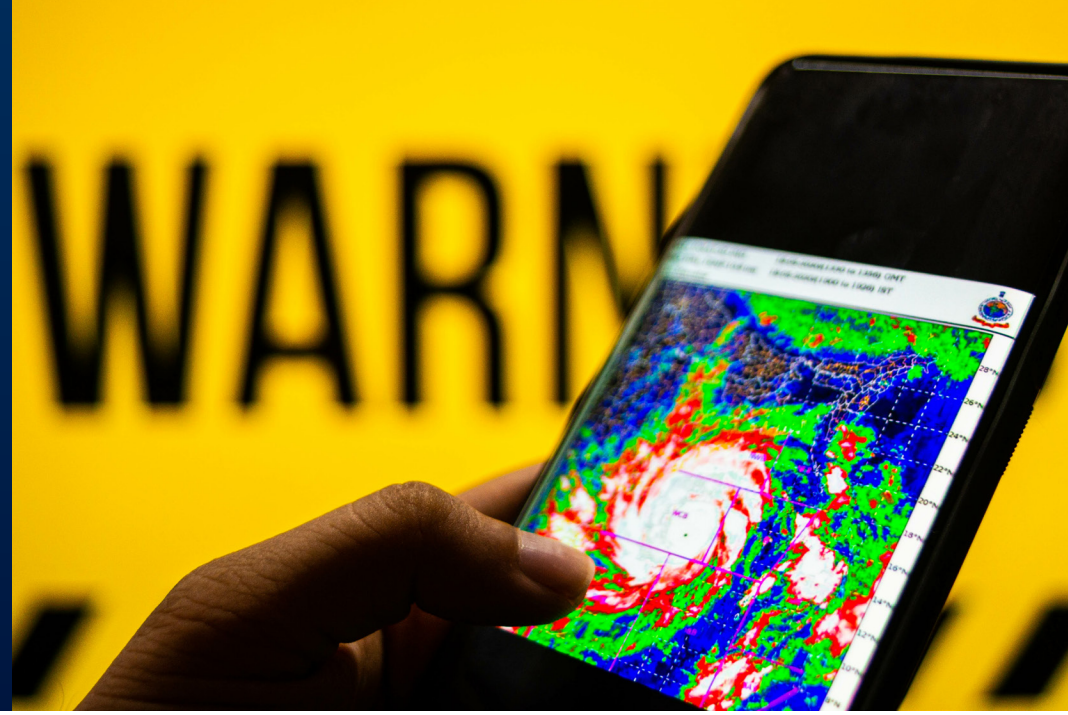


RISK MANAGEMENT

2026 Hurricane Preparedness Guide

Prepare Today, Protect Tomorrow

Prepare Today, Protect Tomorrow



2026 Hurricane Season

National forecasters anticipate an active hurricane season, with the likelihood of major hurricanes impacting coastal and inland communities.

Hurricane season runs from June 1, through November 30, with the peak being in September, bringing the potential for severe weather across the Atlantic and Gulf regions.

Sources:

[Preparing for Hurricanes or Other Tropical Storms | Hurricanes | CDC](#)

[Hurricane Safety Tips and Resources](#)

Hurricanes are powerful and destructive, capable of causing widespread damage to homes, businesses, and infrastructure. These storms can generate dangerous storm surge, inland flooding, high winds, and tornadoes, all of which pose significant risks to life and property. Storm surge, a dangerous rise in sea level caused by a hurricane's low pressure and strong winds, can create walls of water up to 20 feet high, extending 50 to 100 miles inland. Hurricanes may also spawn tornadoes, compounding the potential for damage.

The 2026 hurricane season is projected to be below average, with an estimated 12-15 named storms, 5-9 hurricanes, and 1-3 major hurricanes expected. Outlooks are below average due to El Niños occurring during the Atlantic hurricane season. Even a single significant landfall can render an otherwise quiet season, notably active. Accordingly, it remains essential to consistently monitor tropical activity, even during periods of reduced intensity.

While forecasting technology continues to improve, allowing earlier detection and warning, preparedness remains the most effective way to reduce damage and protect lives.

Steps to Take for Hurricane Season

- Establish or review your emergency action plan, including evacuation procedures, shelter options, and recovery strategies
- Assign an emergency coordinator and response team responsible for executing the plan
- Conduct regular drills to ensure all participants understand their roles
- Identify evacuation routes and nearby shelters in advance
- Maintain updated contact lists for employees, family members, and key partners.
- Sign up for emergency notifications and ensure access to NOAA weather alerts and local warnings
- Assemble an emergency supply kit with food, water, medications, and essential items for at least three days
- Review insurance coverage, including flood insurance, and document valuables and property



Watch vs. Warning

What's the Difference?



HURRICANE WATCH

Indicates the possibility of hurricane conditions within 36 hours. This watch should trigger your facility's Emergency Action Plan and initiate protective measures.



HURRICANE WARNING

Indicates that sustained winds of at least 74 mph are expected in 24 hours or less. By the time a warning is issued, your protective actions should be nearly complete, and personnel should be moved to a safe location.



When a Hurricane Watch is Issued

A Hurricane Watch means conditions are possible within approximately 48 hours.

- Activate your facility's Emergency Action Plan and ensure that copies are accessible off site
- Listen frequently to radio, TV, or NOAA Weather Radio for official bulletins on the storm's progress
- Evacuate non-essential personnel
- Move fuel and service emergency vehicles and generators inside the building or to a safe location
- Inspect storm, roof, and floor drains to ensure they are free of debris and fully functional

- Prepare to cover all windows and doors with shutters or other shielding materials
- Anchor all equipment stored outside
- Brace all signs, tanks, and roof equipment
- Remove all awnings and lightweight outdoor coverings
- Protect vital records against flooding and wind
- Elevate all possible valuables off the floor onto furniture and shelving
- Secure back-up records off site, away from the targeted hurricane area
- Ensure an adequate stock of non-perishable food, first-aid supplies, drinking water, and other supplies for staff and emergency crews
- Check batteries in flashlights and radios



When a Hurricane Warning is Issued

A Hurricane Warning means hazardous conditions are expected within approximately 36 hours.

- Listen closely to radio, TV or NOAA weather radio for official bulletins
- Complete preparation activities, such as putting up storm shutters and storing loose objects
- Patrol the facility, as long as it is safe to do so
- Check for leaks and fire protection system impairment
- Shut off valves when pipes have broken
- Complete emergency repairs that are safe to perform
- Move to a safe area before you are cut off by floodwater - use sandbags if necessary
- Follow instructions issued by local officials, and leave immediately if told to do so
- If you choose to stay in the building:
 - Close all interior doors, secure and brace external doors
 - Stay away from windows and doors even if they are covered
- Take refuge in a small interior room, such as a bathroom, closet, or hallway
- In a multiple-story building, go to the first or second floors
- Lay on the floor under a table or other sturdy object
- Maintain a supply of plastic or tarpaulin to cover water-sensitive equipment
- Ensure proper working conditions for emergency equipment, such as flashlights and battery-powered radios, drills, and saws
- Stock non-perishable food, first-aid supplies, and drinking water
- Purchase N-95, NIOSH-approved disposable respirators for working with moldy or damp materials
- Create an emergency [evacuation kit](#)
- Inspect roofs and flashing to ensure they are properly secure
- Trim trees and shrubbery with safety in mind
- Avoid electrical lines and excessive heights
- Clear loose and clogged rain gutters and downspout
- Check drain (sump) pumps
- Secure or brace outside storage tanks, sheds, and other structures
- Buy plywood (min. 1/2 inch) or shutters to protect doors and windows

Steps After the Storm



- Account for all employees who stayed at the facility during the emergency:** if someone needs to be rescued, call professionals with the right equipment to help
- Use caution in flooded areas:** floodwaters may be contaminated by agricultural or industrial chemicals, or hazardous agents
- Do not attempt to drive across flowing water:** as little as six inches of water may cause you to lose control of your vehicle, and two feet of water will carry away most cars
- Stay away from standing water:** It may be electrically charged from underground or downed power lines
- Conduct a preliminary inspection to verify stability before entering a flooded, formerly flooded or wind-damaged building:** If there is extensive damage, have a professional engineer or architect certify that the building is safe for work.
- Assess damage to buildings and equipment**
 - » Photograph and document all damage. Notify your insurance agent as soon as possible
 - » Have professionals check gas, water, and electrical lines and appliances for damage

- Make temporary repairs to protect the building and its contents:** Remove and discard porous organic materials that have become wet or visibly contaminated.
- Use a flashlight for emergency lighting:** Never use candles and other open flames indoors, and only use tap water for drinking and cooking after local officials have reported that it is safe to do so
- When using a generator, be sure that the main circuit breaker is off and locked out prior to starting the generator:** This will prevent inadvertent energizing of power lines and help protect utility line workers from possible electrocution.

Planning, timely action, and reliable information are critical to minimizing the impact of hurricanes. Don't wait until a storm approaches — prepare now to protect what matters most.



Learn how your Brown & Brown team can help you prepare for hurricane season on the [Emergency Resource Center](#).



How Brown & Brown Can Help

At Brown & Brown, we provide insurance and risk management solutions that help to protect and preserve what you value most. Whether it's your business, employees, home or lifestyle, we work to find the right insurance solution to fit your needs.



Find Your Solution at [BBrown.com](https://www.BBrown.com)

Brown & Brown, Inc. and all its affiliates, do not provide legal, regulatory or tax guidance, or advice. If legal advice, counsel, or representation is needed, the services of a legal professional should be sought. The information in this document is intended to provide a general overview of the topics and services contained herein. Brown & Brown, Inc. and all its affiliates, make no representation or warranty as to the accuracy or completeness of the document and undertakes no obligation to update or revise the document based upon new information or future changes.