



PERSONAL INSURANCE

Hurricane Preparedness Guide

Action Steps to Protect Your Home,
Family, and Property



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Introduction

Hurricanes can be devastating, with flooding, storm surges, power outages, wind damage, property destruction, loss of life, and more. The dangers of hurricanes and tropical storms extend beyond the coast. Inland areas can experience heavy rainfall, flashfloods, damaging winds, and tornadoes. Individuals and families have additional considerations, such as vehicles, yachts, property, fine art, and more, to protect. Early planning and proactive actions can reduce your risks, protect your family, make your home more resilient, enable safer evacuations, and facilitate quicker post-storm recovery.

Proactive Steps to Take Before a Storm

Thoughtful planning and preventive action can significantly reduce potential losses and disruption.

- Use wind-rated and impact-resistant materials across the exterior of your home, including impact-resistant windows, hurricane shutters, impact-rated and wind-rated garage doors, and wind-resistant entry doors with hinges that open outward.
- Invest in a permanent whole-house generator or portable generator. Service and test annually. Have an arborist conduct a comprehensive tree assessment. Remove weak or diseased trees and strategically trim trees and overhanging branches around your home regularly to minimize potential damage.
- Schedule an annual roof inspection by a reputable contractor to identify and address any vulnerabilities.
- Have a professional inspect your exterior, stucco, and/or siding annually. Make necessary repairs and upgrades.
- Consult a licensed electrician and consider elevating critical electrical components in your home to minimize floodwater damage.
- Work with a landscaping or roofing professional to clear gutters and downspouts regularly to ensure proper drainage around your property.
- Assemble a [Disaster Supply Kit](#) that includes emergency supplies and a list of emergency contact numbers.
- Create a detailed home inventory list, including photos and videos of your valuables, fine art, and collections.
- Include detailed descriptions and recent appraisals. Keep the inventory files with your other important documents and create a digital version.
- Store important documents in a dry, safe place, and create password-protected digital copies.
- Learn about your community's emergency response procedures and alert systems. Sign up for notifications.

Create an Evacuation Plan

Your family may not all be together when a disaster strikes. Having a plan helps ensure that everyone knows where to go, what to do, and how to reconnect.

- Create a detailed [evacuation plan](#) for your family. If you employ staff, develop a plan to ensure their safety and well-being.
- Determine multiple evacuation routes; review and practice these routes annually so everyone in your family knows where to go and what to do.
- Review your hurricane plan with your neighbors, family, and domestic employees.
- Identify a safe shelter for high winds, such as a FEMA-approved safe room, a storm shelter, or a small windowless room on the lowest flood-free level of a sturdy building.
- Prepare an emergency [family communication plan](#) that designates an out-of-area friend or relative to act as a single point of contact and source of communication among family members in case of separation.
- **Fine Art:** Develop a specialized plan for protecting collections and [fine art](#). Consider offsite storage solutions with climate control and robust security for valuable artwork, collectibles, or rare documents.
- **Yachts:** Develop a detailed storm plan to move or secure your yachts and boats before a hurricane hits.
- **Pets & Animals:** Develop an emergency evacuation plan for your pets and large animals.

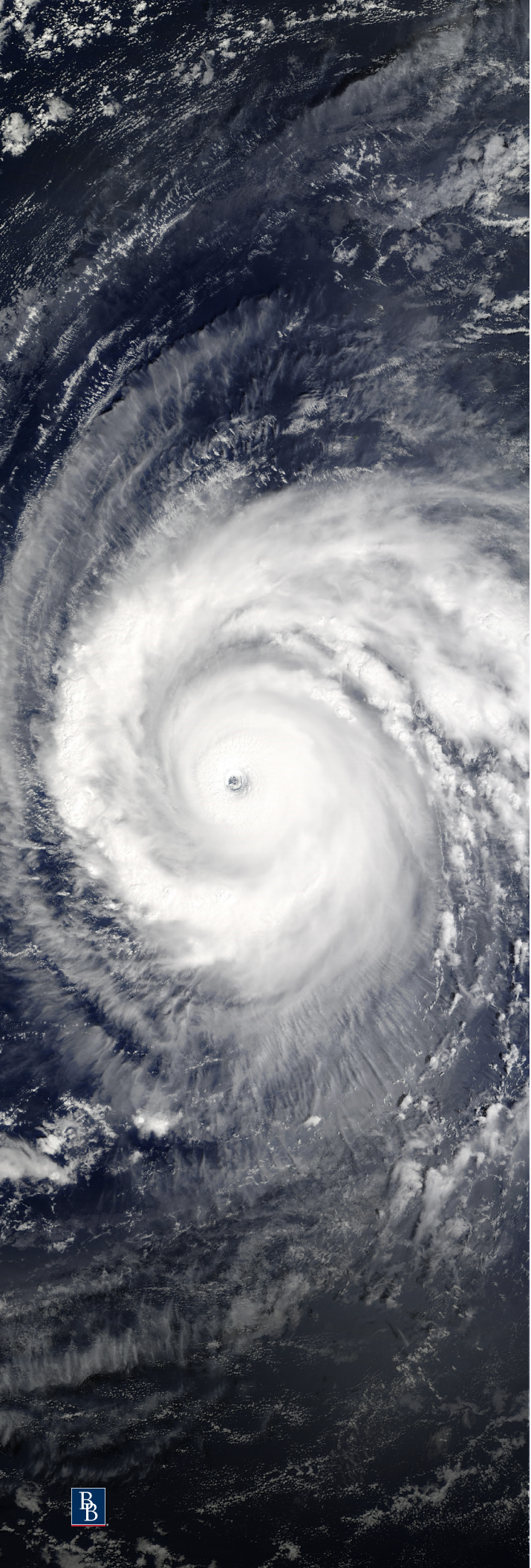
Action Steps To Take When a Storm Is Coming

When a hurricane or tropical storm is headed your way, take actions with urgency.

- Monitor weather reports and updates from the National Hurricane Center.
- Make sure your cell phone is fully charged and consider having backup charging options like portable chargers or solar power banks.
- Refresh your Disaster Supply Kit. Make sure you have enough non-perishable food, drinking water, medication, and emergency supplies to last several days.
- Fill up your cars with gas and fully charge electric vehicles.
- Test your generator and ensure you have an adequate supply of fuel.
- If you anticipate needing to evacuate, secure temporary housing in a safer location.
- Prepare the exterior of your home and property for extreme wind, rain, and flooding:
 - » Ensure your drains and gutters are clean and clear.
 - » Bring inside any movable outdoor items such as furniture, trash cans, garden fixtures, lightweight equipment, toys, and other small items.
 - » For items that can't safely be relocated inside or into a garage, secure, brace, anchor, or tie down furniture, potted plants, landscaping elements, gas grills, outdoor sculptures, sheds, and propane tanks.
 - » Remove or secure awnings, umbrellas, and lightweight outdoor coverings.
 - » Reinforce and secure windows and doors with hurricane shutters or plywood.
 - » To protect against floodwaters, place barriers or sandbags around any ground-level openings that might be prone to flooding.
- **Inside your home:** Move any essential equipment, important documents, or valuable artwork to higher ground and/or into interior spaces away from windows and doors to protect from potential floodwaters and damage. Elevate antiques and rugs off the ground or relocate them to higher locations.
- **Yachts:** Activate your hurricane plan for your yachts and boats. Plan to relocate yachts to protected waters, secure according to hurricane guidelines for the vessel type, and/or move trailer-able vessels inland to safe locations at positive elevation. Consult with marine professionals to ensure safe transport.
- **Pets:** Prepare your pets or livestock for transport. Ensure you have adequate food supplies.
- **Vehicles:** Move cars inside a garage or to another secure location. Consider relocating your vehicles to higher ground, especially if your area is prone to flooding.
- **Prior to evacuating:**
 - » Unplug and shut down all electronic devices that are not needed.
 - » Close and secure all windows and doors.
 - » Shut off all non-emergency lighting.
 - » Shut off domestic water to limit possible water damage from pipes.
 - » Shut off gas at the meter. Turn off pilot lights.
 - » Turn off air conditioning and heating systems.
 - » Grab your emergency supply kit and your “Six P’s” (see below.)

Keep These “Six P’s” Ready in Case Immediate Evacuation is Required

- 1 People and pets
- 2 Prescriptions, vitamins, and eyeglasses
- 3 Papers, phone numbers, and important documents
- 4 Pictures and irreplaceable memorabilia
- 5 Personal computers, laptops, tablets, and external drives
- 6 “Plastic” (credit cards, ATM cards) and cash



During a Hurricane

How To Stay Safe

Focus on staying calm, safe, and out of harm's way.

- Continue to monitor local area radio, National Weather Service mobile alerts, NOAA, social media, weather.gov, ready.gov, or TV stations for the latest storm information and updates from local authorities.
- If evacuating during a storm, follow evacuation and safety guidance from local authorities. Bring only critical supplies and documents and leave the area as quickly as possible. Follow designated evacuation routes and listen closely to official instructions.
- Stay in touch with family members to ensure everyone is safe.
- If you have domestic staff, keep them informed of the situation and provide clear instructions.
- If sheltering in place, remain indoors and consider gathering in the safest indoor location, which could be:
 - » A basement or underground storm shelter
 - » Engineered concrete/steel above-ground safe room
 - » Small interior rooms without windows
 - » Hallways on the lowest floor, away from doors and windows
 - » Rooms constructed with reinforced concrete, brick, or block
 - » In the case of flooding or flood risk, move to the highest possible point within the building to stay safe from rising water
- If and when safe to do so, patrol the property and look for roof leaks, pipe breakage, fire, or structural damage.
- If a power failure occurs, turn off electrical switches and breakers to prevent reactivation before necessary checks are completed.
- Never use generators or grills indoors or in a garage. Generators should be at least 15 feet from a structure and the exhaust should be pointed away from the building and any openings. Use Carbon Monoxide (CO) detectors to monitor for possible dangerous CO exposure.
- Do not use candles for lighting or heat.
- Conserve cell phone batteries as much as possible. Have back-up charging bricks.

Recovery

After a Severe Storm or Hurricane

If you were evacuated, return home only when officials say it is safe. Your continued safety is the priority.

- **Beware of floodwaters:** Never walk, swim, or drive through floodwaters or flash floods. Even a small amount of moving water can be life-threatening. Never wade in floodwater. Floodwater can be contaminated with dangerous pathogens that can cause serious illnesses. The waters can also contain hidden hazards like debris, chemicals, electrical wires, or wildlife. Downed power lines can electrify the water, posing a risk of electrocution.
- **Alert authorities and your insurance carrier:** Contact the local authorities or call 911 if you perceive any danger to your home or family. If your property sustained damage, notify your insurance carrier as soon as possible.
- **Take caution when entering structures:** Only enter your home and general area when authorities have indicated it is safe to do so. Do not enter any buildings until they have been inspected for damage to the utilities and structurally. Have professionals check gas, water, electrical lines, and appliances for damage.
- **Photograph and document:** Take pictures of the damage and relevant surroundings. Make notes of what happened and document the details. If safe to do so, inspect personal property for damaged or missing items.
- **Protect and make only necessary temporary repairs:** Take all necessary steps to protect your property from further loss and make only necessary temporary repairs.
 - » Cover broken windows/doors and torn roof coverings to prevent further rainwater from entering.
 - » Wear personal protective equipment (gloves, goggles, rubber boots, mask, long sleeves, pants) to protect yourself from exposure to mold or bacteria.
 - » Do not use electrical equipment if it is wet or you are standing in water.
 - » Rescue your most valuable items, if possible, but be careful not to put yourself or anyone at safety risk.
 - » Air out your home by opening doors and windows when possible and when there are no security concerns.
 - » Remove saturated materials and dry out wet areas with fans and dehumidifiers.
 - » Clean and disinfect everything that got wet from flood water.
 - » Consider contacting a remediation company for assistance if needed.
 - » Consider necessary home security to protect your property.
 - » Gently handle fragile artwork, especially when wet. Contact an art conservator to assist.
- **Inspect before making permanent repairs:** Do not begin permanent repair work until the insurance carrier inspects and/or surveys the damage. Do not throw away any damaged items or materials until the insurance carrier has inspected and given approval to discard the items.
- **Report claims directly to the carrier:** The most efficient way to start the claim process is to report the claim directly to your insurance carrier using the claim reporting contact information found on your policy or the carrier website.



Insurance Considerations

Make sure you're adequately protected. Speak with an insurance advisor well before you are in the path of a storm. If you are in a hurricane prone area, review your coverages annually.



Review Your Policy and Deductibles

Before hurricane season arrives, thoroughly examine your insurance policies to understand your coverage and deductibles.



Flood Insurance

Flooding is the most common disaster associated with hurricanes, and standard homeowner's insurance policies do not cover flooding. Discuss flood insurance options with your broker well before hurricane season. Options include the FEMA National Flood Insurance Program, Private Flood Insurance, and Excess Flood Insurance. Most flood insurance types have a waiting period, so don't wait until a storm is on its way to inquire about securing coverage.



Additional Living Expenses (ALE)

Ensure your policy covers temporary housing and living costs if your home is uninhabitable after a hurricane. Consider increasing this coverage limit if you are in a hurricane-prone area.



Hurricane and Windstorm Deductible

Homeowner's policies often have separate hurricane or windstorm deductibles, typically expressed as a percentage of your home's insured value.



Coverage for Condos and Coops

Check your association's bylaws to understand the coverage that is afforded by your building. Pay particular attention to what your association provides as coverage to the interior of your unit, as you may need to purchase additional coverage to be adequately protected. Also check your loss assessment coverage on your personal condo policy to be sure you have adequate coverage to protect yourself from association assessments you may receive due to damage to common elements.



Coverage for Valuables and Collections

Speak with your insurance broker to ensure your valuable items like artwork, jewelry, and collectibles are adequately covered. If you already have a collections policy, review it regularly to ensure it reflects any recent additions or changes to your valuable possessions.



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