



*Be Smart. Be Safe.*

# BE READY

HURRICANE PREPAREDNESS GUIDE

**HURRICANE SEASON**

June 1 - November 30

## *The calm before the storm...*

Preparing for hurricane season is part of being a Floridian. When speaking with our policyholders, many confirm they become anxious as hurricane season approaches, especially when a hurricane is looming on the horizon. As your chosen homeowners' carrier, providing you with information to prepare ahead of time with our step by step preparation guide, will assist you in creating a plan while serving to keep the stresses of the season at bay.

Most Floridians know hurricane season officially begins each year on June 1st and ends on November 30th, with peak season stretching from August to October each year. The key to a successful season is to make your preparations ahead of time so you are not scrambling to purchase supplies and complete tasks when a storm is approaching our shores and supplies become difficult to locate.

You have already taken the first step in choosing our company to provide solid and secure coverage for your home. The next step is to start preparations now before there is any threat of a storm. We have created this guide to help you develop a comprehensive plan to prepare your home and family before the storm and help you stay safe and as comfortable as possible during and after the storm. We hope this is helpful. **Let's get started.**





# GETTING STARTED

## *Coverage*

Once a storm threatens our state, carriers suspend their routine business functions and make their own storm preparations. In most instances, your local agent will not have the authority, nor capability to make policy changes in the few days prior to a storm's arrival. This is precisely why it is important to review your homeowner's policy prior to the start of hurricane season and to make certain you have the coverages, deductibles, and coverage limits you desire in the event your home sustains damage.

## *Documents*

Because water damage is associated with most storms, we encourage you to always maintain your personal documents in a safe and waterproof container where you can easily retrieve them at a moment's notice.

It is always a good idea to register your policies online with your insurance company. This way you can view documents, billing information, and track claims online at any time. Thus, eliminating the need to store physical policy documents.

## **WIND INSURANCE**

## *Photos*

In the event of a loss, pre-storm photos and/or videos of each room in your home can help expedite the claims process. In addition to photos of the interior of your home, exterior photos and videos are also a good idea to have on hand. We recommend storing pre-storm photos on your smartphone or other portable mobile devices for easy retrieval.

Preparing for storm season should be an ongoing process.



# PREPARING YOUR HOME

## *Supplies*

Gathering hurricane supplies should be an ongoing process to avoid long lines, supply shortages, and anxiety. Check your pantry periodically, and make certain to stock up on supplies as they start to run low. Maintain a generous supply of fresh water for each person in your home, and account for one gallon of water per person/per day, with enough to last for five to seven days.

## *Generators*

Generators are a great source of power when utility services are not available. Should you and your family decide to purchase a portable generator, to power a few appliances, operate it carefully and maintain the unit outdoors in a well-ventilated area while in use. Permanent generators allow you to power your entire home and offer greater safety, as they are outdoors, and installed by licensed and certified electricians under the supervision of local county inspectors with permits.

## *Property*

Preventing your home from sustaining unnecessary damage can also avoid harm from coming to your family in the event of a storm. As a responsible homeowner, take time to survey your home before the start of each season to address areas which may need repair or maintenance. Also keep in mind, a typical homeowners policy does not cover routine wear and tear damage.

Maintain your yard free of debris from tree limbs and branches, remove damaged palm fronds, and prune back any branches which extend over or touch any portion of your roof. This is also the time to make certain all your hurricane shutters are accounted for and in good working order, as service and spare parts become scarce once the season is underway.

If you do not already have one, assemble a post-storm tool kit for any repairs which may be needed after a storm has passed and it is safe to do so.

# SUPPLY CHECKLIST

## Sustenance

- Food (5-7 day supply of nonperishable foods)
- Water (1 gallon per person/per day, for 5-7 days)
- Can Opener
- Paper Plates/Bowls/Cups
- Plastic Utensils
- Aluminum Foil
- Disposable Aluminum Pans
- Charcoal/Propane Gas
- Matches/Firestarter

## Toiletries

- Medications (2-3 weeks)
- Toothbrush
- Toothpaste
- Deodorant
- Feminine Hygiene Products
- Toilet Paper

## Babies and Elderly

- Specialty Food (5-7 days)
- Formula (5-7 days)
- Diapers
- Wipes

## Sanitary Supplies

- Paper Towels
- Trash Bags
- Hand Sanitizer
- Sanitary Wipes
- Disinfectant
- Bleach

## Activities

- Books
- Puzzles
- Games

## Pet Supplies

- Food (5-7 days)
- Water (5-7 days)
- Medications (2-3 weeks)
- Newspapers/Pads
- Doggy Bags
- Cat Litter

## Safety

- Mosquito Repellent
- Sunscreen
- First Aid Kit
- Fire Extinguisher

## Equipment

- Power Banks
- Flashlights
- Radio
- Batteries

# POST-STORM TOOL KIT

- Roof Tarp
- Ladder
- Hammer
- Nails
- Rope
- Saw/Chain Saw with Extra Blades
- Hatchet/Axe
- Duct Tape
- Gloves
- Outdoor Extension Cords

- Never refuel a generator while in use.
- Never operate a portable generator indoors, as you may expose your family to fatal carbon monoxide gasses and toxic engine exhaust.
- Never store fuel in your home.
- Never store a portable generator with fuel remaining in the tank, as it will corrode the unit.
- Install battery-operated carbon monoxide detection devices throughout your home when operating a generator to keep your family safe.

## GENERATOR SAFETY

Plan ahead, as special needs and pet friendly shelters may require reservations and fill up quickly.



RIGHT NOW AT 6

HEAVY TRAFFIC ON I-75 AS FLORIDIANS EVACUATE

# EVACUATING

## *Make a plan*

When preparing for the season, it is important to determine your evacuation risk and address additional precautionary measures with plenty of time. When residing in an evacuation zone where you will be asked to leave your home, it is important to secure a safe place for every member of your family to ride out the storm.

Shelters which accommodate family members with special needs or pets tend to fill up very quickly, which is why it is best to make arrangements no later than June 1st and secure spots for your loved ones. Begin your search for special needs facilities by contacting your healthcare provider and local veterinarian for recommendations, or search the web for Special Needs Shelters in your county.

The more everyone knows, the more cooperation you will obtain, and the easier it will be to execute your plan. Develop an evacuation plan so everyone in your family is aware and prepared.



- Notify friends and family
- Where you will be staying
- How you will get there
- What you will be taking

## WHAT TO INCLUDE

# EVACUATION KIT

## ID & Money

- Driver's License
- Credit Card
- Cash
- Traveler's Check

## Bedding

- Pillows
- Blankets
- Sleeping Bags
- Air Mattresses

## Personal Items

- Extra Change of Clothing
- Eyeglasses
- Hearing Aid
- Medications

## Nonperishables

- Snacks
- Water
- Treats
- Beverages

## Equipment

- Cell Phone
- Mobile Device
- Chargers
- Power Banks
- Flashlight
- Radio
- Extra Batteries

## Toiletries

- Toothbrush
- Toothpaste
- Deodorant
- Feminine Hygiene Products
- Toilet Paper

## Documents

- Marriage Certificate
- Social Sec. Cards
- Immunization Records
- Wills
- Car Titles
- Insurance Policies
- Stocks
- Bonds
- Deeds
- Checkbook

## Activities

- Books
- Puzzles
- Dolls
- Toys
- Board Games
- Cards
- Chargers
- Power Banks
- Flashlight
- Radio
- Extra Batteries

## Baby Supplies

- Baby Food
- Formula
- Diapers
- Wipes
- Stroller
- Portable Crib
- Playpen



## *Items to include if evacuating with....*

### SPECIAL NEEDS

#### Sanitary Supplies

- Gloves
- Gowns
- Dressings
- Special Bedding

#### Personal Items

- Special Dietary Foods
- Health Monitors
- Medications

#### Communication

- Hearing Aids
- Paper
- Pens/Pencils
- Mobile Device
- Chargers
- Batteries

#### Documents

- Emergency Health Information Card
- Emergency Contacts

#### Mobility

- Wheelchair
- Walker

### SERVICE ANIMALS / PETS

#### Sanitary Supplies

- Plastic Bags with Ties
- Paper Towels
- Disinfectant
- Newspapers/Pads
- Doggy Bags
- Cat Litter
- Litter Box
- Litter Scooper

#### Personal Items

- Medications
- Crate or Carrier
- Blankets/Bedding
- Collar with ID
- Leash
- Toys/Chews

#### Sustenance

- Food
- Water
- 2 Bowls

#### Documents

- Rabies Certificate
- Current License
- Vet Contact Info



Understanding hurricane terminology helps when assessing your risk.

# STORM TERMINOLOGY

## *Know the terminology*

As a Florida resident, understanding hurricane terminology is important in determining the risk your family will be facing. Weather forecasters and reports will utilize these terms quite often during the season, and officials will encourage you to sign up for weather alerts from local news outlets to monitor storm threats.

### **Tropical Cyclone**

A rapidly rotating storm system characterized by a low-pressure center, a closed low level atmospheric circulation, strong winds, and a spiral arrangement of thunderstorms which produce heavy rain or squalls.

### **Tropical Storm**

A localized, very intense low-pressure wind system forming over tropical oceans with winds between 39 to 73 miles per hour.

### **Hurricane**

A large rotating storm with high speed winds forming over warm waters in tropical areas. Hurricanes have sustained winds of at least 74 miles per hour and an area of low air pressure in the center called the eye.

### **Storm Surge**

The rising of the sea due to atmospheric pressure changes and winds associated with a storm.

### **Barometric/Atmospheric Pressure**

A rising or falling barometer indicates increasing or decreasing air pressure. The lower the barometric pressure, the higher the wind speeds and more dangerous the storm.

### **Wind Shear**

A change in wind speed or direction along a straight line. Wind shear is important primarily in the vertical direction, as storms are steered by the average wind through this layer. Wind shear can also hurt tropical cyclones by removing heat and moisture from the area near their center, weakening a tropical storm system.



### **Tropical Storm Watch**

Tropical storm conditions are possible in the next 48 hours.

### **Tropical Storm Warning**

Tropical storm conditions are expected in the next 36 hours.

### **Hurricane Watch**

Hurricane conditions are possible in the next 48 hours.

### **Hurricane Warning**

Hurricane conditions are expected in the next 36 hours, posing an imminent threat.



**Category 1** 74-95 mph winds

**Category 2** 96-110 mph winds

**Category 3** 111-129 mph winds

**Category 4** 130-156 mph winds

**Category 5** 157 mph or higher

## HURRICANE SCALE



# WATCHES & WARNINGS

## *When a watch is issued*

- 1** Fuel your family vehicles.
- 2** Track the storm's path by monitoring local news outlets and signing up for weather alerts.
- 3** Carefully install your panel shutters and secure all window and door openings.
- 4** Make certain you have cash on hand.
- 5** Finish purchasing last minute supplies.
- 6** Identify a safe room in your house in the event the structure is compromised.
- 7** If you are in an evacuation zone, begin making inquiries as to when the shelters will open, so you may plan accordingly.

## *When a warning is issued*

- 1** Complete all shutter installations.
- 2** Secure any loose gutters and clear them of debris.
- 3** Bring in all patio furniture, grills, and potted plants.
- 4** Dispose of any trash in your yard or items which may become loose and serve as projectiles.
- 5** If you are in an Evacuation Zone, begin gathering your "To Go" kits for departure.
- 6** As an Insurance policyholder, now is the time to make certain your online profile is active, and your policy is registered in the event you should need to report a claim once the storm has passed.

If you have been preparing in advance there is no need to panic or stress, as the majority of your work is done.



## *During a storm*

While the storm is passing, it is of the utmost importance to not open any doors or windows, as you can alter the pressure of your home and cause severe damage to your home and family members. Always stay indoors until local authorities have announced it is deemed safe to exit your home.

While at home waiting for the storm to pass, heed the following advice:



- Lower your refrigerator to the coldest setting possible to maintain your food as fresh as possible, and avoid opening it unless it is absolutely necessary.
- Unplug small appliances.
- Do not use propane tanks indoors.
- Close all interior doors and brace exterior doors if necessary.
- If your home becomes compromised, seek refuge in a “safe room” such as a small interior room, closet, or bathroom. Should this not be possible, seek shelter under a sturdy table.

**LAST MINUTE TIPS**

Most hurricane related deaths and injuries occur after a storm has passed, while in the midst of clean-up efforts.

# AFTER THE STORM

## *Keep your family safe*

Once the storm passes, everyone becomes anxious and eager to step outside for fresh air. Before venturing outside of your home, designate one family member to exit your home and survey the damages and assess any potential safety risks.

- 1 Look out for downed powerlines which may charge the ground around your home.
- 2 Avoid walking and playing in standing water which may be contaminated.
- 3 If the power is out, use flashlights instead of candles to reduce your fire risk.
- 4 If you must use candles, do not leave them unattended or burning while you and your family sleep.
- 5 Remember to maintain your generator outdoors and check your carbon monoxide detectors regularly.

## *Perform a surveillance check*

As you begin to venture outdoors, take a moment to survey your property and look for signs of damage. Upon surveying the exterior and interior of your home, should you notice any damages, take photos.

A long wooden pier extends from the right side of the frame towards the left, receding into the distance. The pier is supported by numerous vertical wooden posts. The sky is a mix of soft orange, pink, and blue, indicating a sunset or sunrise. The ocean waves are breaking gently against the pier's base. In the foreground, the wet sand of a beach is visible, with several seagulls standing and their reflections shimmering in the shallow water. The overall mood is serene and coastal.

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WINDOWS & DOORS

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