

Preseason Storm Preparedness

What to do before a storm is forecasted...

The best time to prepare for a storm is well before one is on the horizon. The following information and resources are intended to help you reduce risk to your home and family well in advance of a hurricane or wind storm.

Recognize Tree Risks.

Fallen trees and tree limbs can be a major cause of damage during a storm. In fact, during Superstorm Sandy and Hurricane Irene, more losses were attributed to trees than anything else. If you have trees near your home, consider having them examined by an arborist to make sure they are healthy and stable. If you don't have a preferred arborist, we can arrange a complimentary tree risk assessment from a leading arborist service.

Assess Your Roof.

The older your roof, the weaker it likely is and the more exposed it may be to wind and water damage. Consider hiring a roofing specialist to do a thorough review of your roof and soffits, identify any loose or missing tiles or issues with flashing, and repair them as soon as possible.

Secure The Openings To Your Home.

If you have storm shutters for your windows, make sure that they are operating well. If your shutters need to be put up manually, be sure that your contract to have them fitted is up-to-date and that your contractor will be able to put them in place at short notice.

Reduce The Potential For Flying Debris.

In advance of a storm, clear the areas around your home of fallen branches, yard ornaments, lawn furniture and other items that may become wind-borne debris. In coastal areas, if you are re-landscaping your driveway or garden, consider alternatives to gravel or stones.

Develop A Hurricane Plan.

Your family may not be together when a storm or other disaster strikes. How will you find each other? How will you know if everyone is safe? You may have to evacuate or be confined to your home. What will you do if water, gas, electricity or phone services are shut off? Having a hurricane plan in place can help you answer all of these questions. For help creating your own hurricane plan, visit ready.gov/make-a-plan

Make Use Of Today's Technology.

In an emergency situation, like a hurricane, your smartphone can be a very useful tool. In addition to providing you access to useful news and weather apps (like CNN and The Weather Channel), it can double as a flashlight, backup storage for vital documents and photos, and can help you to locate family members.

Invest in a Generator.

Have you considered a generator? Now may be the right time.

Make Sure Your Are Covered for Flood Damage.

Did you know that homeowners policies do not cover flood damage? Contact your Agent today to purchase Flood insurance.

Last Minute Storm Readiness

What to do when a storm threatens...

The following information is intended to help you use the final hours before the storm most efficiently, highlighting things you can do now that are intended to help keep your family safe and minimize damage to your home.

Survey Your Home.

Analysis of claims following Hurricane Irene shows that the majority of damage reported and paid was linked to the lowest living floor. Here are a couple simple steps that you can take before the storm to help avoid or minimize losses:

- Check your sump pump. Ensure that it's working properly and that the back-up batteries (or generators) are charged or replaced.
- Lift valuable rugs and other expensive contents off the floor. If water does enter, you'll be happy to have your most important possessions well above its path.

Clear Drains & Gutters.

It's not uncommon for leaves and other debris to be covering exterior drains or obstructing gutters and downspouts. Clearing those areas now may eliminate or dramatically decrease water damage to your home.

Test your Generator.

Confirm that your generator is fueled up, or that its permanent fuel supply line is unobstructed. While many generators feature a regular "test mode" cycle, owners of the quietest models have reported not knowing whether or not the tests ran. As such, consider starting it up to ensure it's working properly so as to avoid surprises when it's needed most.

Move Your Outdoor Furniture and Other Important Objects.

Outdoor furniture and other belongings are not only susceptible to damage, but they have the potential to *create* damage to your home if propelled by hurricane force winds. Bring your furniture inside so as to protect it from the elements. Protect your home and property by securing other items like barbecue grills, garbage cans, fire pits, and any other freestanding, lightweight objects that can become projectiles in a windstorm.

Prepare Your Family For The Worst.

Here are a few things every family should consider, as well as some additional resources you might find helpful:

- Identify a meeting location. Pick and communicate a meeting location for all family members in case you become separated during the storm. Also, have a plan for the safety and well-being of any pets you may have.
- Stay up to date on local evacuation orders and instructions. Your local news stations and municipality websites are your best source for current information.
- Fill ‘er up. Ensure all household vehicles have a full tank of fuel. If your water supply is influenced by power and you are concerned about an outage, fill your bath tubs and other vessels with clean water for drinking and sanitary purposes.
- Check your disaster kit. Make sure it has enough food, water, batteries, and other supplies to last your family at least three days. We have a checklist for you below.
- Have access to important documents, including your insurance policies. Be sure to keep your passport, important financial documents, and other information in a secure, dry place that you can access during and after the storm. If you maintain a policy from the National Flood Insurance Plan (NFIP), be sure to take it with you in the event you and your family elect to evacuate.
- If you have pets, secure them either in a carrier or on a leash *before* the storm hits. You never know when you might be forced to evacuate. And even if that doesn’t happen, you don’t want to be tracking down a scared pet during the chaos.

Post Storm Safety Tips

What to do once the storm has passed...

- If you evacuated, return to your home only once it is safe enough to do so.
- Keep tuned to local radio or television stations for information about caring for your family, where to find medical help, how to apply for financial assistance, etc.
- Assess damage. Separate damaged and undamaged belongings.
- Report any claims as soon as possible. Take photos of damage.
- If you notice water in your home, contact a restoration company immediately to begin extracting the water.
- Make all necessary short-term repairs to prevent additional structural damage (board broken windows, doors and openings; remove debris from roof; tarp holes; etc.).
- Be prepared for fire hazards. Always have at least two fire extinguishers at the cleanup site since water supplies may be inoperable and local fire department response may be slow.
- Use only bottled water for eating and drinking until local authorities verify that the public tap water system is safe to use again. You can purify water by boiling it vigorously — it should be

bubbling and rolling for at least one minute. If you can't boil water, add six drops of ordinary, unscented household bleach per gallon of contaminated water and stir well. Let the water stand for 30 minutes before use. Bleach alone will not kill parasitic organisms.

- Beware of spoiled food. Check all food for mold and other signs of spoilage. If in doubt, throw it out.
- Drive only when necessary. The streets will be filled with debris. Roads may have weakened and can collapse under the weight of a car.
- Stay away from river banks and streams until potential flooding has passed.
- Stay away from downed power lines and report them to the power company. Report broken gas, sewer or water mains

Helpful Mobile Technology

- In an emergency situation, like a hurricane, your smartphone has countless tools and tricks that can help you in a number of ways. In addition to providing you access to useful news and weather apps (like CNN and The Weather Channel), you can tap into countless other useful applications - all designed to help you prepare for and weather the storm. Following are just a few of the ways your smartphone can help.



- **A flashlight should you lose power.** Most smartphones come equipped with their own flashlight feature that can come in handy in case of any power outages. If your phone does not have an installed flashlight, you can select from a number of options from the app store.



- **Easily find the nearest wireless connection.** The [Boingo Wi-Finder](#) app uses GPS to locate the closest network. The app also plots results on a map, using a color-coordinated system indicating the relative strength and security of each network. *(Available for free to iPhone and Android users.)*



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- **First aid and safety information at your fingertips.** The [Hurricane by American Red Cross](#) app offers first aid care tips and step-by-step how-to videos. The content is preloaded, which means you have instant access to all safety information, even without an internet connection. The Hurricane American Red Cross will provide you with information on the storm as well as locations of open shelters. The app also has an "I'm Safe" alert for Facebook, Twitter, and email so you can tell your family and friends that you are safe. *(Available for free to iPhone and Android users.)*

Recommended Items to Include in a Disaster Kit

- Water (at least one gallon per person per day for at least three days, for drinking and sanitation)
- Food (at least a three-day supply of non-perishable food)
- Battery-powered or hand crank radio
- Flashlight and extra batteries
- First aid kit
- Whistle to signal for help
- Dust mask, to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place
- Moist towelettes, garbage bags and plastic ties for personal sanitation
- Wrench or pliers to turn off utilities
- Duct tape and a multipurpose tool
- Can opener for food (if kit contains canned food)
- Local maps
- Cell phone with chargers, inverter or solar charger
- Prescription medications and glasses
- Special items for infants, seniors, and people with disabilities
- Copies of important personal documents
- Emergency contact card (be sure to include an out-of-town contact)
- Photos of family members and pets for re-identification Purposes
- Extra keys to your house and vehicle
- Cash or traveler's checks and change

If you have pets, include the following:

- Enough drinking water to last your pet(s) for 3 days.
- Non-perishable food (include a can opener if needed)
- A solid carrier and/or leash
- Litter and litter box or puppy pads along with plastic bags
- Medicine and medical records
- A picture of your pet in case you get separated
- Tags and/or microchipping your pet will also make it easier to recover, should he/she get lost

Helpful Resources

- [American Red Cross](#) provides a storm safety checklist.
- [FEMA](#) offers safety tips, local emergency management information and more.
- [CDC](#) provides storm health and safety tips.
- [The Institute for Business and Home Safety](#) (IBHS) provides tips and advice intended to help homeowners reduce their likelihood of sustaining damage.