

Protecting Your Family and Home from Hurricanes and Severe Windstorms

If you own a house that is located along the ocean, bay or within a coastal county, your home may be vulnerable to wind damage caused by a hurricane or severe storm. It is important to take preventative measures to help protect your family, home and possessions. Here are some things you can do:

Damage Prevention Steps When a Storm Approaches

- **Clear loose objects.** Bring outside patio and lawn furniture, potted plants, and outdoor bicycles and toys indoors. Help your neighbor bring in their backyard items as well so these items do not become flying objects that impact your home. Be sure all awnings are closed and secured. Tie down any other loose items that may become projectiles in a high wind.
- **Reinforce windows & doors.** If your windows and doors are not wind and impact resistant, plywood can be used as last minute protection. However, be sure it is strongly secured.
- **Reinforce your garage door.** If you do not have a storm bar or other garage door reinforcement, you may want to back up your car against the inside of your garage door to help prevent it from “twisting” due to high winds.
- **Move furniture and household fixtures.** Move them away from exterior door and window openings. If possible, elevate these items and cover them with plastic.
- **Secure household appliances.** Appliances, including personal computers, should be unplugged and stored away in cabinets or interior closets.
- **Test and refuel your backup generator.** If you've installed a gas-powered generator as a backup power supply in your home, regularly test it to ensure that it is operational at the time you need it. When a storm approaches, run another quick test and make sure that plenty of fuel is available.

Preparing an Emergency Supply Kit

Assemble and maintain an emergency supply kit throughout the hurricane season. Items should be stored in a watertight container.

- **Water.** Minimum 1 gallon per day, per person for one week is needed. Two quarts are for drinking and 2 quarts are for food preparation or sanitation. When a storm approaches, fill empty containers and a bathtub with water as an additional emergency supply.
- **Food.** A one-week supply of non-perishable food. Remember a non-electric can opener, cooking tools, camping stove, paper plates, and plastic utensils. Remember special dietary needs for infants, the elderly or pets.
- **Clothing.** Rain gear, sturdy shoes.
- **First aid kit.** Painkillers such as aspirin or ibuprofen, an assortment of bandages and gauze pads, antiseptic, latex gloves, first aid cream, scissors, tweezers, and a thermometer. Also include a two-week supply of prescription drugs.
- **Flashlights and batteries.** Using candles for light can pose a fire hazard.
- **Battery-operated radio.** To help you stay informed of severe weather updates.
- **Cash.**
- **Bleach and antibacterial soap.**
- **Toilet paper and personal hygiene items.**
- **Plastic bags and tarps.**
- **Matches.**
- **Pillows and blankets.**

Store your kit in a place commonly known to all family members. Replace and/or refresh items in your kit every six months.

Prepare an “Action Plan” in the Event of an Evacuation

- Become familiar with your community’s disaster preparedness plan and know your evacuation route.
- Have a predetermined destination in mind so you can quickly relocate to a shelter or relative’s house. Select a common meeting place or single point of contact for all family members in case you are separated through the evacuation process.
- All vehicles should be fueled well in advance of evacuation. Gas will be hard to come by. Power failures will render gas pumps inoperable.
- Make sure your cell phone has a full charge, and bring along the charger.
- Always stay informed of approaching storms by monitoring local television and radio stations for severe weather updates.

If You Are Unable to Evacuate

- Identify a “shelter” room in your home. This enclosed area should be on the first floor, in the central part of the house and with no windows. When the storm gets bad, go there. Avoid all unprotected windows and doors until the storm passes.
- Remain in contact with neighbors. Others who are riding out a storm may need your help and you may need theirs.
- Use your emergency supply of water or boil any water before drinking, until official word is given that the water is safe.
- After the storm passes, beware of loose or dangling power lines and report them immediately to the proper authorities.

Protecting Personal Belongings and Important Documents

- **Jewelry and collectibles.** Valuables should be inventoried and stored in a secure location (such as an inland bank safety deposit box). If off-site storage is not possible, then place these items in a waterproof container and store in an interior closet.
- **Personal documents.** The documents listed below are some of your most valuable and difficult possessions to replace. Keep them in a bank safe deposit box or other off-site storage, or in waterproof containers.
 - *Legal papers* – deeds, titles to vehicles and boats, divorce records and adoption papers, passports, military records, living wills, powers of attorney, and child custody papers.
 - *Financial documents* – stock and bond certificates, numbers of brokerage and bank accounts and credit cards, a backup computer disk if you use financial management software, and the first two pages of your latest income tax forms.
 - *Personal items* – birth certificates, naturalization papers, marriage licenses, children’s immunization records, pet vaccination records, photo negatives or computer disks of photographs that would be impossible to replace.
 - *Insurance* – a copy of your policies, including vehicles and boats, health and life, telephone numbers of your agents, appraisals, home improvement records, a written description of your home’s contents, and videotapes or photographs of your possessions.

Understand Your Insurance Coverage

- *Review your homeowners policy* with your agent at Gowrie Group (800.262.8911) so you understand the amount you will receive in the event of a covered loss and if it will be adequate to rebuild your home. Also know the amount of your deductible and any special provisions in your policy such as wind exclusions.
- *Know your responsibilities* such as installing shutters, making arrangements to have your home secured if you are away, and verifying that emergency generators and sump pumps are functioning.
- *Homeowner's policies usually do not cover loss due to flooding.* However, coverage can be purchased from the federal government. Ask your agent about the details or contact the National Flood Insurance Program at 1.800.427.4661.
- *Include your insurance company's toll free claim number* and insurance agent's phone number in your emergency evacuation kit.

*These tips and information are compliments of Chubb Group of Insurance Companies. This information is advisory in nature. No liability is assumed by reason of the information in this document. **If you have any questions you can contact Gowrie Group at 800.262.8911 or email insurance@gowrie.com***