



HURRICANE SAFETY TIPS

Make sure you and your family are prepared for hurricanes. By starting early, your preparations will help to keep you safe!

WHAT IS A HURRICANE?

A hurricane is a type of tropical cyclone, the general term for all circulating weather systems over tropical waters. The typical hurricane season in the Atlantic is from June 1 through November 30. About 5 hurricanes strike the United States coastline every three years, and of these, two will usually be major hurricanes (category 3 or higher on the Saffir-Simpson Hurricane Scale).

Hurricane watch: Issued when there is a possibility of hurricane conditions within 24-36 hours.

Hurricane warning: Issued when conditions are expected in a specified area in 24 hours or less. Actions for protection of life and property should begin immediately when the warning is issued.

Tornado warning: Hurricanes can spawn tornadoes, which may lead to severe damage and casualties.

Damages are caused not only by the storm itself, but the tidal surges and tornadoes that come in the aftermath of the storm.

Be Prepared

- Have a plan for you and your family.
- Know the hurricane risks in your area; learn the storm surge history and elevation of your area.
- Learn about local shelter plans, including the location of official shelters.
- Ensure that enough non-perishable food and water supplies are on hand.
- Have at least a one-week supply of medications on hand.
- Obtain and store materials such as plywood, necessary to properly secure your home.
- Clear loose and clogged rain gutters and downspouts.
- Review your insurance policy.
- Determine where to move your boat in an emergency.
- Make plans now on what to do with your pets should you be required to evacuate your residence. Public health regulations do not allow pets in public shelters, nor do most hotels/motels allow them.
- Individuals with special needs or others requiring more information should contact their county emergency management office.

Take Inventory of Your Possessions

- When you need to file a claim, the claims process will be faster and easier if you can present your company with a record of your possessions. Take time to write down, photograph and/or video tape the items in each room in your home.
- Store the inventory in a safe location away from your home, such as a safety deposit box in a bank.
- Make sure you update your list periodically to keep it current with new purchases.

Review Your Insurance Information

Make sure you not only have adequate insurance protection for your home or business, but also make sure you **understand what your policy covers, and what deductibles apply.**



For example, homeowners coverage does **NOT** cover **flood-
ing**, so it will be necessary to purchase separate flood insur-
ance that is available through the federal government
(www.floodsmart.gov).

Additionally, ask yourself:

- Is my information up-to-date?
- What kind of replacement cost value coverage do I have?
- Does my house meet current building and wiring codes?

If you have any questions on your policy, make sure you talk with your independent insurance agent.

Emergency Supply Kit

Take time to gather the essentials and store them in a safe, dry location:

- Flashlights with extra, fresh batteries
- Portable radio with extra batteries
- First aid kit/first aid skills
- Your fire extinguisher should be suitable for all types of fires and should be easily accessible.
- Store a three-day supply of food for each person. Include food for infants or the elderly, a non-electric can opener, cooking utensils, paper/plastic plates and plastic utensils.
- Store a 3-day supply of water (one gallon per person per day). Keep a disinfectant, such as iodine tablets, to purify water, if necessary.
- Extra blankets and clothing may be required to keep warm. Sturdy shoes protect feet from broken glass and debris.
- Alternate cooking source. Store barbecue, charcoal, starter and matches in case utilities are out of service. Do not use these methods of cooking within a confined area.
- Special items for infant, elderly or disabled family members. Have at least a one week supply of medications and foods for infants and those on special diets.
- Tools. Have a crescent or pipe wrench to turn off gas and water if necessary and know the location of the shut off valves.
- Important documents should be stored in a waterproof container. Include the following: insurance policies, medical records, bank account numbers, Social Security card, etc. Also include your check book, cash, credit cards and ATM cards.

Protecting Your Vehicle From Water Damage

- Listen to weather reports.
- Park your vehicle on high ground and away from trees.
- Avoid driving in flooded areas.
- If you enter a flooded area, drive slowly and test your brakes after clearing the area.
- Keep the gas tank full
- Keep a blanket and first aid kit in your vehicle.
- If your vehicle floods, have a mechanic inspect it before restarting it.