

Weathering A Hurricane

▶ *Tips for Before, During and After a Storm*

BEFORE

#1



Make a home inventory.

Claims are processed **50-100% faster** when customers have a home inventory.



- Sign up for and pay attention to weather alerts.
- Stock emergency supplies, including a battery-powered radio, flashlights, extra batteries, medicines, first aid handbook and kit, a week's worth of non-perishable food and water.



- Charge your cell phone and fill your car with gas.
- Program all emergency phone numbers, including your independent insurance agent's, in your mobile device.



- Repair loose boards, shingles, shutters, and down spouts—which could become greater problems in high winds or torrential rain.



- Turn your refrigerator to the **coldest setting** so food will last longer if the power goes out.



- Make plans for your pets. Research pet-friendly hotels and shelters in case you need to evacuate.



- Talk to your independent insurance agent to be sure you have the right insurance protection.

- If advised to evacuate, go as soon as possible.



DURING



- Check on family members and friends.
- Keep windows and doors closed at all times and, if possible, boarded up with wooden or metal shutters.

- Stay away from windows. Stay in the center of the room, or in an inside room.
- If flooding begins, turn off electricity.



AFTER



- Check to be sure all family members are safe.
- If there was an evacuation, wait for official notice that it is safe to re-enter your home.
- Notify your insurance agent as soon as possible of any damage.



- Create a list of damaged property. If possible, take photographs and/or video. Do not dispose of damaged items without prior approval from your insurance claims adjuster.
- Keep an accurate record of any temporary repairs or expenses. They may be considered in your claim.

