

# Hurricane Safety Tips

## Before the Hurricane Forms

- Make sure your insurance coverage is adequate and up to date well before the beginning of hurricane season.
- Keep the names, phone numbers, and email addresses of your insurance agents and insurance companies in multiple places for easy access.
- Complete a property inventory and keep it up to date; save multiple copies of different locations.
- Show all household members (or employees) how to turn off damaged utilities (i.e. electric, water, gas).
- Store valuable documents and other valuables in a waterproof safe or other waterproof container.
- Have emergency supplies on hand, including water, non-perishable food items, flashlights, battery-operated radios, cell phones, and extra batteries.
- Designate a relative or a friend who does not live nearby as a post disaster contact. Each person in the household should have this person's address, phone numbers, and email address to check in with the contact person after the disaster, if necessary.
- For a business, designate a work associate who does not live nearby as a post disaster contact. Each employee should have this person's address, phone numbers, and email address to check in with the contact person after the disaster, if necessary.
- Map one evacuation route out of the metro area and one alternative route, should the first route become impassable.
- Know where you are going and where you can stay if you need to leave the area for a few days.
- Make a list of items you will take with you if you need to evacuate the area.
- Keep trees trimmed of dead branches to prevent damage from falling.
- Maintain a supply of cash for after the storm since banks and ATMs may be closed.
- Know where to go in your house or building during severe storms; basements or interior rooms are good choices.
- For manufactured home dwellers, choose a sufficient shelter to go to in case of a strong storm.

## When a Hurricane Threatens Landfall

- Fill your vehicles with gasoline and store extra gas in cans.
- Fill your generator with gasoline and store extra gas.
- Store containers of fresh drinking water.
- Fasten down objects that could topple during the storm.
- Obtain a current supply of prescription medicine.
- Decide if you need to evacuate the area or not.
- Obey all evacuation orders from authorities.
- Board up all windows and keep materials on hand for post hurricane boarding.
- Cover property with tarps or plastic and keep materials on hand for post-hurricane protection.
- Tie down or bring inside loose items from outside.
- Move valuables to a higher floor or off the floor in case of an impending flood.
- Unplug appliances (and automation equipment).
- Maintain a supply of cash for after the hurricane since banks and ATMs may be temporarily closed

## During the Hurricane

- Listen to the radio or TV or view the internet for weather bulletins or condition updates.
- Follow evacuation orders from local authorities.
- Avoid driving during the hurricane unless absolutely necessary.
- Do not drive on flooded streets.

- Do not drive or walk across flooded low water crossings.
- Do not drive on roads that have been closed by emergency personnel.
- Do not walk across flowing runoff or streams.
- Use a flashlight for light in lieu of a candle or match in case there is a gas leak in the building.
- If outdoors, get away from isolated tall trees, open fields, bodies of water, and metal objects.
- Stay away from windows.
- Move to an interior room and protect yourself with a mattress or something similar, if necessary.
- If in the eye of a hurricane, be ready for a resurgence of wind and rain.

#### **After a Hurricane has Passed**

- Disconnect damaged appliances.
- If without power, check food from refrigerator before eating it; if in doubt, throw it out.
- Open the refrigerator only when necessary (if without power).
- Check radio, TV, and internet for post-disaster updates.
- Stay away from downed power lines.
- Use a flashlight in lieu of a match or a lighter in case of a gas leak.
- Do not try to start or drive a car that has been flooded; get it towed.
- Do not use food that has come in contact with flood waters.
- Do not go sightseeing for curiosity sake.
- Do not return to your neighborhood after evacuation unless authorities have reopened the area.
- Do not drive on any roads that have been closed by authorities.
- Leave your home (or building) if it is severely damaged.

#### **Insurance Responsibilities after the Hurricane**

- Keep records and receipts of expenses to protect property or for additional living expenses.
- Construct a list of damaged property.
- Report claims to your insurance agent or company as soon as possible.
- Protect your property from further damage, but do not take any risks.