

# Hurricane Season Prep: How to Protect What Matters Most From Your Home to Your Business—Be Ready Before the Storm

As hurricane season approaches, preparation is key to protecting your family, property, and livelihood. Whether at home or managing a business, these proactive steps can help minimize the impact of flooding and severe weather.

## For Homeowners



### Know Your Flood Risk

Check your flood zone and review your insurance policy. Most homeowners' insurance doesn't cover flood damage. Confirm your flood coverage is active and adequate.



### Make a Family Emergency Plan

Identify a safe room and evacuation routes. Ensure every family member—including children—knows the plan and how to reach out-of-state contacts.



### Prepare Your Emergency Kit

Include water, non-perishables, medications, flashlights, batteries, and a portable phone charger. Store important documents in a waterproof container and back them up digitally.



### Safeguard Your Property

Clear gutters, drains, and downspouts. Install backflow valves, a battery-powered sump pump, and elevate water heaters or critical systems where possible.



### Include Your Pets

Have leashes, carriers, food, and ID tags ready. Make sure pets are part of your evacuation plan.

## For Businesses



### Develop an Emergency Evacuation Plan

Assign roles, conduct staff training, and practice drills regularly.



### Create a Business Continuity Plan

Maintain updated contact lists for employees, clients, and vendors. Establish alternate communication methods.



### Protect Critical Data and Assets

Back up files offsite or to the cloud. Keep inventory records up to date, and elevate essential equipment above flood levels.



### Strengthen Your Property

Secure signage, reinforce windows and doors, and assess landscaping for potential hazards. Install backup generators and water pumps to reduce downtime.



### Review Flood Insurance Coverage

Confirm coverage limits align with today's costs—rebuilding expenses have risen 55% since 2019 due to inflation and supply chain shifts.

**Tokio Marine Highland** offers innovative private flood insurance solutions for homeowners and commercial properties with higher limits, broader coverages, and more stable rates than the National Flood Insurance Program.

For more information, contact us at: [PrivateFloodSolution@tmhighland.com](mailto:PrivateFloodSolution@tmhighland.com)



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