

# HURRICANE AND FLOOD READINESS



Hurricanes can drive destructive wind and far inland flooding, but taking proactive steps now can reduce damage, speed recovery, and keep people safe — even hundreds of miles from the coast.

## BEFORE THE STORM

- **Review your property's exposure to hurricane and storm damage.** Loose roof shingles, clogged cutters and drains, overgrown trees, and soil slumped toward the house can be problematic. Consider sandbags or reusable barriers if flood risks are a common concern.
- **Take inventory.** Record a video walking through the property, note and photograph high-value items such as electronics, art and collectibles, and keep receipts for big-ticket items.
- **Check storage of essential documents.** Back up policies, IDs, deeds, claims contacts, etc., to the cloud and store hard copies in a waterproof pouch.
- **Create an evacuation strategy.** Plan evacuation routes, share lists of contacts and essential items for your family, business and workforce. This may include water, non-perishable food, baby formula, diapers, medication, and pet supplies.
- **Make sure you are covered.** Your licensed insurance agent or broker can help explain what your property policies insure, and the limits needed cover the cost of repairs or rebuilding in the event of a flood, including add-on coverages such as additional living expenses or business interruption insurance.

## 24 - 48 HOURS BEFORE IMPACT

- **Comply with official emergency instructions.** Follow directives, including mandatory evacuation orders, curfews, and road closures.
- **Prep your space.** Charge devices; refuel vehicles; set refrigerators/freezers to their coldest; shut off electrical and gas if necessary; secure outdoor items; elevate valuables; unplug non-essentials; stage go bags; and move vehicles to higher ground.
- **Elevate electronics, equipment, and chemicals off floors** to reduce risk if water encroaches. For fine art and collectibles, elevate pieces in an interior room or consider removal to an offsite location.
- **Follow manufacturer directions and safety protocols for generator use.** Make sure you have extra fuel and that the area is properly ventilated. And prepare for extreme heat — hurricane season often means no A/C for days.
- **Stock two weeks' worth of essential supplies.** This includes non-perishable food, water, medications and other necessities. Don't forget comfort items to keep boredom at bay.
- **For businesses, check continuity plan and review emergency contact lists.** Ensure someone is responsible for sending out communications both to the workforce and customers.

## AFTER THE STORM

- If you're on site, safely inspect the property. Check for gas leaks, loose power lines or structural damage first to ensure it is safe to leave. If you smell gas, see a downed powerline or hear shifting noises, call professionals for help.
- For those who weathered the storm elsewhere, make sure local authorities have determined it is safe to return to the area. Avoid driving through flooded roads, and be on the lookout for fallen power lines and unstable structures.
- Be aware of electrical hazards. Do not use wet or damp electrical devices, and turn off the building's power at the main breaker before inspecting or cleaning wet devices.
- Contact your agent or broker immediately to report damage and document the loss through photos or videos. Your agent or broker can guide you through the claims process.