

Hurricane Safety Checklist

Personal Insurance | Home

The months of June through November are typically known as “hurricane season.” Storms are also known to occur as early as April, and as late as December.

Losses from a hurricane can be physical, financial and emotional. Taking preventative measures will help minimize damage, and protect your property and valuable possessions. The following checklist is intended to be a guide to help you prepare and ensure your safety.

REVIEW YOUR INSURANCE PROGRAM WITH YOUR HUB BROKER TO UNDERSTAND EXACTLY HOW COVERAGE WILL RESPOND IN THE EVENT OF A CLAIM

It is important to review your insurance program at least annually, and before the start of hurricane season:

MAKE SURE YOUR COVERAGE LIMITS ARE ADEQUATE

Residence Coverage. Determine whether your dwelling limit reflects the current replacement cost to rebuild your home. Keep in mind that your personal property, other structures (garages, pool houses, sheds and fences) and loss of use coverages are typically included in the dwelling limit. It is also important to determine potential percentage deductibles vs. traditional dollar deductibles.

Contents Coverage. Determine whether coverage for your furniture, draperies, rugs, decorative objects and household items are adequate. Understand that standard insurance policies usually limit coverage for valuables such as jewelry, silverware, guns and boats. You may need specific valuable articles coverage for these items.

Condominium Coverage. Check to see what coverage you have through your condominium association and know the coverage you are individually responsible for. Review your condominium by-laws and review the commercial coverage in place for the building with your HUB broker.

UNDERSTAND YOUR POLICY LIMITATIONS AND POLICY EXCLUSIONS

Replacement Cost. Determine whether your policy will pay replacement cost or actual cash value for your residence and contents. Replacement cost will enable an insured to replace an item with a similar new item. An actual cash value settlement will depreciate the loss settlement according to the age of an item and does not offer new for old replacement.

Additional Living Expense. Will your policy pay for additional living expenses to cover the cost of hotels or meals in the event your residence becomes uninhabitable? Review your policy’s coverage for temporary living expenses. See how much your policy will pay and how long it will pay after the storm ends. Also, realize that locations may be uninhabitable for weeks or months.

Flood. The majority of homeowners policies do not cover flood damage caused by rising water. Check with your insurance broker to see if you live in a low hazard or high hazard flood zone and whether you need to obtain flood coverage which is written through the National Flood Insurance Program. Flood coverage generally provides actual cash value for damage to a home versus replacement cost. It does not provide coverage for improvements to the basement or contents in the basement and does not provide coverage for additional living expenses.

Flood coverage provided through the National Flood Insurance Program only provides a maximum of \$250,000 in dwelling coverage and \$100,000 in contents coverage. Evaluate whether you need to purchase additional flood coverage that reflects the total replacement cost valuation of the residence beyond the maximum of \$250,000. Do not procrastinate obtaining flood coverage through the NFIP as there is a 30-day waiting period before the policy goes into effect.

You may also get additional information on flood exposure by visiting FEMA at www.fema.gov.

Wind. Find out if wind is a covered peril under your insurance policy. Standard policies generally cover windstorm damage directly caused by wind or hail. Also, there are two kinds of wind damage deductibles:

1.) Hurricane deductibles, which apply to damage solely from hurricanes, and 2.) Windstorm or wind/hail deductibles, which apply to any kind of wind damage. If windstorm coverage is excluded in your policy, check with your insurance broker to determine whether coverage is available through the state wind pool or an excess surplus lines market.

BE AWARE OF ANY SPECIAL DEDUCTIBLES FOR LOSSES CAUSED BY WIND

The majority of insurance policies for properties in coastal areas have a special windstorm/hurricane deductible which is generally based on a percentage of the dwelling limit.

KEEP YOUR HOME AND RESIDENCE PREMISES IN GOOD REPAIR

Take action now such as tacking down loose roofing, bracing the gable end of your roof and trimming dead or weak branches from trees. Speak with your HUB advisor to determine whether your insurance company is willing to conduct a home inspection to offer additional homeowners credits for any proactive safeguards you may have taken. They may also make recommendations on additional precautions you may want to take to safeguard life and property. Consider contacting a local professional to inspect your home for structural integrity.

CREATE AND MAINTAIN A HOME INVENTORY

Develop an inventory of your personal possessions for items such as furniture, appliances, clothing and valuables. A videotape or photographs are also an excellent source of documentation in the event of a claim. Store this with your insurance documents and title documents in a safe place and send a copy to a relative out of the area. You may also want to send copies to your insurance broker. Ensure that this inventory is updated every six months.

DEVELOP AN EVACUATION AND COMMUNICATION PLAN FOR YOUR FAMILY

DECIDE NOW WHERE YOU WOULD GO IF ORDERED TO EVACUATE (FRIENDS/RELATIVE OR HOTEL).

- Determine the escape route from your home and places to meet outside of the hurricane evacuation area. Contact the local emergency management office or other disaster preparedness organization, and ask for their hurricane preparedness plan. This plan should include information on the safest evacuation route and nearby shelters. Monitor the National Hurricane Center and the announcements from local emergency management agency, and have a car fueled and packed in the event of an evacuation. Also, be sure to seek updated information on road conditions before driving long distances.
- Appoint an out-of-state relative or friend as the pre-determined contact so all of your family members have a single point of contact. Program all of your emergency contact numbers and email addresses into your phone, charge all communication devices and keep them dry. Forward your home number to your cell phone in the event of an evacuation, as text messages may transmit faster than a phone call.
- Make a plan now for what to do with your pets if you need to evacuate. A proper identification collar and rabies tag shot and other immunizations may be required. Also include an appropriate pet carrier or cage, a leash and ample supply of food and water and any necessary medications. Please keep in mind that many shelters will not allow pets.
- Establish a safe room in your residence just in case. If you are sheltering in place, make sure that you have non-perishable food and water to get you through at least a few days (the rule of thumb is a gallon of water per day, per person).
- Stock non-perishable supplies and a Disaster Supply Kit in the safe room. Your disaster supply kit should include:
 - Flashlight and extra batteries
 - First aid kit and first aid manual
 - Food (non-perishable) and water (one gallon per person per day)
 - Non-electric can opener
 - Essential medicines
 - Baby supplies (diapers, non-perishable milk and baby food)
- Use a NOAA battery operated weather radio. Remember to replace the batteries every six months, when you change the batteries in your smoke detectors.
- You and your household should take first aid, CPR and disaster preparedness classes.

MAKE PLANS TO PROTECT YOUR HOME / BUY SUPPLIES BEFORE A STORM

Permanent shutters are the best protection. By reviewing certain items and having them installed appropriately on your home, such as shutters, your risk may be reduced and insurance premiums potentially lowered. If shutters are being installed, you should have a very clear plan and protocol in place with a storm shutter company. If you do not have shutter protection, you may want to use ½ inch marine plywood cut in advance to fit each window. Remember to mark which board fits which window. Pre-drill holes every 18 inches for screws. Do this well in advance of the storm. In addition, back up any important data within your home.

IF YOU ARE ORDERED TO EVACUATE

- You must do so immediately.
- Take your Disaster Supply Kit with you.
- Take important papers with you including your drivers license, special medical information, insurance broker contact information, your insurance company's claims reporting telephone number, along with your insurance policy information, title information and property inventories, and contact information for family and friends. Keep these in a waterproof container. You may also want to include: birth certificates, marriage certificates, Social Security cards, passports, immunization records, bank accounts and credit card numbers, vehicle titles, military service papers, wills, deeds, stocks, bonds, irreplaceable photographs, computer back-up of important electronic data.
- Take valuables with you, including:
 - Clothing and bedding
 - Cash and credit cards
 - Sturdy shoes
- Turn off electricity, water and gas.
- Lock windows and doors.
- Only return when officials determine it is safe to do so.

LOSS PREVENTION TIPS TO PROTECT YOUR FINE ART / COLLECTIBLES

- Create an inventory of all items in your collection.
- Double-check all wall-hanging devices. Artwork hung on outside walls of the home should be spaced from the wall. Spacers can be purchased from a local hardware store or created by screwing pieces of wood to the back of the frame. If possible, drape or wrap art with plastic to help prevent water damage. Works framed in glass may be taped, but plexiglass should not.
- Consider taking items off the wall entirely, and place the items in an interior room. Elevate the items a minimum of three inches off the floor with blocks of wood. If the surface of the work is not tacky, wrap it in plastic sheeting. Separate stacked works with cardboard larger than the frame.
- Significant fine art collections should be moved out of the storm area entirely. Arrangements for transit and storage should be made early in the year with pick-up dates scheduled for April or May.
- Outdoor sculptures should be brought inside or secured outside. Sculptures left outdoors can be wrapped in burlap or blankets to protect them from water, sand and flying objects.

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