

HURRICANES

Before a hurricane

- Install hurricane shutters or precut 3/4" pieces of marine plywood for each window of your home.
- Make trees more wind resistant by removing diseased or damaged limbs, then strategically removing branches so that wind can blow through.
- When a hurricane is approaching, a hurricane watch or a hurricane warning will be announced through your local news media. Be prepared to evacuate, especially if you live on the coastline, on an offshore island, in a mobile home, or near a river or floodplain. High winds and flooding are common even if the hurricane doesn't make landfall. Take your disaster supplies kit, sleeping bags and blankets.
- Lock the windows and doors of your home before leaving and turn off all utilities.
- Follow the recommended evacuation routes.
- Store away lightweight objects that could become airborne.
- Anchor outdoor objects that cannot be brought inside.
- Call your emergency contact person to report your plans.
- Fill your car's gas tank.
- If you are not told to evacuate, settle in and stay put. Keep the roads free for those who need to use them. Don't be fooled! The first part of the storm is followed by a period of tranquility. It is only the eye of the hurricane passing over. The rest of the storm is yet to come.
- Collect your disaster supplies kit, blankets and sleeping bags and keep them near you.
- Keep children and pets indoors.
- Make sure your battery-powered radio is nearby.
- If you're along the immediate coast and in danger of a storm surge, go to a room on an upper floor, preferably one without windows. Stay there until the storm passes.

- If you're in a location not susceptible to a coastal storm surge, then go to an interior room on the lowest floor to protect yourself from wind-related damage.

After the hurricane

- If you have evacuated, wait until authorities tell you it's safe before returning home.
- Be alert for tornadoes.
- Stay away from flood waters.
- Use a flashlight. Do not light matches or turn on electrical switches.
- Sniff for gas leaks. If you smell gas or suspect a leak, turn off the main gas valve, open windows and evacuate. If you have any concerns, have the gas system checked by a professional.
- Do not touch wires or outlets.
- Check for frayed cords and for cracked or broken prongs and plugs.
- Turn off the main electrical circuit switch. Be careful to stand on a dry surface and do not touch the metal handle of the switch box. Use a piece of heavy rubber, plastic or a piece of dry wood to open the metal door and throw the switch. Share your concerns with a licensed electrician.
- Watch for holes in the floor, loose boards or hanging plaster.
- If your home has been flooded, check for snakes and other animals that may have entered the property.
- Before you start cleaning up debris, prepare an inventory of all damaged or destroyed personal property. If you can, videotape or photograph the damage.
- Make temporary repairs to prevent further damage.
- Clean up any flammable or poisonous materials that may have been spilled.
- Dispose of all spoiled food immediately. If you have insurance coverage for spoiled food, document your losses.
- Hold off on permanent repairs until you've received approval for reimbursement.

- Save remnants of damaged or destroyed property for your insurance company adjuster, and do not sign agreements with contractors or anyone else until you have a chance to meet with your insurance adjuster.
- Keep a written record of everyone you talk to about your insurance claim, including the date of the conversation and a summary of what was said.
- Keep all receipts.
- Your pre-disaster home inventory will be of great assistance to you at this point. After you've examined everything and determined the extent of damage, call your independent insurance agent as soon as possible to file a claim.