



What to Do Before, During and After a Hurricane

Hurricanes can leave your clients vulnerable to major losses, as most home and business insurance policies will not cover flooding from certain storm circumstances. Hurricanes [typically stretch 300 miles](#), so the spread of damage can be drastic. Storm preparation starts with making sure your clients have a [flood insurance policy](#) to ensure their homes or businesses are protected properly. In addition, there are other steps your clients can take to increase safety and decrease losses.

Here are some key tips you can share with insureds and prospects to keep in mind [before, during, and after a storm](#).



Before a Hurricane:

- Build or restock an [emergency preparedness kit](#). Be sure to include key items like a flashlight, batteries, cash and first aid supplies.
- Bring in items, such as outdoor furniture, that the wind can blow away.
- Have drinking water ready for use.
- Be sure to keep your primary vehicle in good working condition and keep the gas tank full. Stock it with emergency supplies and a fresh change of clothes.
- Plan how to communicate with family members if you lose power - even consider building an emergency communication plan.
- Turn off propane tanks and unplug small appliances. [Click here](#) for more information on how to practice electrical safety during flooding.

During a Hurricane:

- Close storm shutters and [stay away from windows](#), as flying glass from broken windows could be dangerous.
- If you are outside, move to higher ground and do not walk, swim or drive through floodwater.
- If power is lost, be sure to use a flashlight. Using candles can pose an unnecessary fire risk.
- Turn your refrigerator or freezer to its coldest setting and open it only when necessary. If you lose power, this could help preserve your food supplies.
- Watch or listen to a TV or radio for the latest weather updates or emergency instructions. Many city or county websites also often supply updates every 30 minutes or so.

After a Hurricane:

- Avoid walking or driving through floodwaters. Just six inches of moving water can knock you over and fast-moving water can sweep your vehicle away.
- Avoid any floodwater that may be electrically charged from underground or downed power lines. In addition, be extra vigilant as floodwater could be hiding dangerous debris and areas where the ground has washed away. Only return home when authorities indicate it is safe. Be sure to keep in touch with friends and family so they know that you are safe.

Learn more about preparedness topics on Big "I" Flood partner Selective's [blog](#).

To learn more about ways to engage your clients regarding flood insurance [click here](#) to find and consult with your Selective Flood Territory Manager.

The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.