

Abel Insurance Agency

Risk Management & Consulting Services

HURRICANE AWARENESS

Hurricanes can shatter lives as well as damage property. Fortunately there are steps you can take to minimize the impact of a hurricane.

Before the Hurricane Season Begins

When a hurricane watch is issued it may already be too late to take certain precautions. The hurricane season begins in June. You can reduce property damage and get through the emergency with less stress by preparing before hurricane season begins.

1. Plan your escape route early

Find out where the nearest official shelter in your area is in case you have to leave your home. The Red Cross or your local government can give you this information. Find out what you should bring and if there are restrictions in terms of pets, etc. If you are unfamiliar with the area, make a trial run.

If you plan to leave the area entirely, check with city or county officials for the quickest and best route to your destination and the roads to avoid. Keep a good map in your car in case planned evacuation routes cannot be followed.

If you live on the coast or in a mobile home, you'll probably have to evacuate in the event of a major storm.

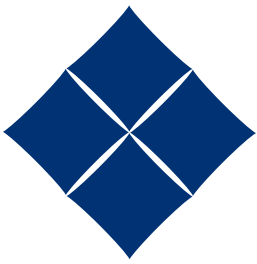
2. Take an inventory of your personal property

A home inventory will help ensure that you have purchased enough insurance to replace your personal possessions. It can also speed the claims process and substantiate losses for income tax purposes. A detailed home inventory is also helpful should you need to apply for disaster aid.

To make creating a home inventory easier, the I.I.I. provides free Web-based software at KnowYourStuff.org. Know Your Stuff allows you to organize easily and list your possessions, as well as add digital photographs of your valuables and upload scanned receipts. The program provides free, secure storage of your inventory on Amazon Web Services. Storing your inventory online gives you the ability to access it from any computer in the event your own computer is damaged or destroyed.

3. Review your insurance policies

Remember that your homeowners insurance covers the cost of temporary repairs. It also pays reasonable additional living expenses. These are costs over and above your normal living expenses, such as the extra expense of getting to work or to school if your temporary home is in a different community. It also pays for items that allow you remain in your house such as a portable stove to cook on if your stove is damaged. If you have questions about what your insurance will cover, contact your insurance agent or company representative.



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4. Ask about flood and wind insurance coverage

Your homeowners policy doesn't cover flood damage. The Federal Emergency Management Agency provides useful information on flood insurance on its Web site (<http://www.floodsmart.gov>). If you live by the coast, you may also need a separate policy for protection against wind and wind-blown water damage.

5. Take steps to protect your home

Hurricane force winds can turn landscaping materials into missiles that can break windows and doors. Replace gravel/rock landscaping materials with shredded bark and keep trees and shrubbery trimmed. Cut weak branches and trees that could fall on your house.

Buy the materials you need to brace garage doors and windows. If you live in a mobile home make sure you know how to secure it against high winds. If you have a boat on a trailer, it too needs to be protected. Make sure you'll be able to move it close to the house, fill it with water to weigh it down and lash it securely to the trailer. You'll need to be able to anchor the trailer to the ground or house.

Consider retrofitting your home against hurricane damage. This can be an expensive project, but you can do it in stages. Insurance companies may offer discounts for retrofitting which can help offset the cost.

Protect windows and doors against breakage. Much of the property damage associated with hurricanes occurs after the windstorm when rain enters structures through broken windows, doors and openings in the roof. Install impact-resistant windows or hurricane shutters.

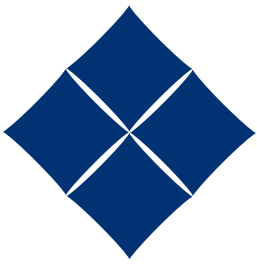
Make certain doors have at least three hinges and a dead bolt security lock with a bolt at least one inch long. Since sliding glass patio doors are more vulnerable to wind damage than most other doors, consider installing impact-resistant doors made of laminated glass, plastic glazing or a combination of plastic and glass.

To find out more about how to retrofit your home, go to the [Institute for Home and Business Safety](#).

When a Watch Is Issued

A hurricane watch is issued when there is a threat of a hurricane within a 24-36 hour period.

There are a number of things you should have ready in case a hurricane watch is issued. First, decide what supplies you might need in an emergency and keep a list handy. Purchase what you can in advance, such as plywood for boarding up windows, before the stores run out of supplies. You may want to have a bag set aside with some provisions—for example, an emergency kit that includes a three-day supply of drinking water; food you don't have to refrigerate or cook; first aid supplies; a portable NOAA weather radio; a wrench and other basic tools and a flashlight. Jot down the name and phone number of your insurance company and agent and keep this information handy in your wallet or purse.



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You should also have:

- A cellphone with a charged battery to call for help in case of emergency
- Extra batteries
- Candles or lamps with fuel, matches
- A full tank of gasoline
- Materials for emergency home repairs
- Prescription drugs

For insurance purposes, keep all receipts for temporary repairs.

When a Warning Is Issued

A hurricane warning is issued when hurricane conditions are expected in 24 hours or less.

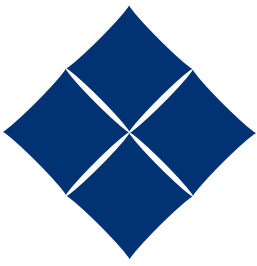
This means a storm is imminent. You should stay informed by listening to the radio or TV and use the telephone only when necessary.

- Lower antennas and anchor or bring inside loose outside objects such as garbage cans and awnings.
- Check mooring lines of boats in water. **Do not remain on a boat during a hurricane.**
- Board up or shutter large windows securely, tape exposed glass and draw drapes across windows and doors.

If you remain at home

If you don't need to relocate, stay indoors. Don't go out during the brief calm when the eye of the storm passes over. Wind speeds can increase dramatically in seconds.

- Stay away from windows and glass doors and move furniture away from exposed doors and windows.
- Stay on the downwind side of house. If your home has an "inside" room, stay there during the height of the hurricane.
- Keep the radio or television tuned for information from official sources.
- Without taking any unnecessary risks, protect your property from damage. Making temporary repairs can reduce your losses.



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If you must relocate

- Be certain there is a safe refuge to accommodate you and do not wait until the last minute to leave. Don't travel any farther than necessary, roads may be jammed.
- Take along survival supplies such as a first-aid kit, water and prescription medicine.
- Keep important papers with you at all times. Make sure you have the name and phone number of your insurance company or agent.
- Take warm, protective clothing and remember to lock windows and doors.

After the hurricane, dangers remain!

The storm may have passed, but new dangers lurk.

- Beware of outdoor hazards. Keep away from loose or dangling power lines, and report them immediately to the proper authority.
- Walk or drive cautiously, washouts may weaken road and bridge structures.
- In the event of a power outage, throw out food that may be spoiled. Boil municipal water before drinking until you have been told it is safe.

If Your Home Is Damaged

Notify your insurance company representative as soon as possible of any losses. If you had to relocate, let your representative know where you can be contacted. Make temporary repairs to protect property from further damage or looting. Use only reputable contractors and get written estimates for the proposed job.

Be especially careful of building contractors who want huge deposits up front or encourage you to spend a lot of money on temporary repairs. Ask for their references and check with the Better Business Bureau on complaints. Keep all receipts for materials used.