



Reality of Hurricanes

Risk Component	Key Insights
Hurricane Categories	Intensity ranges from Category 1 to Category 5; damage potential grows exponentially with each level.
Home Vulnerability	Older structures are more susceptible; upgrades like reinforced windows and roofs mitigate damage.
Geographic Location	Coastal and Gulf regions face higher exposure; inland flooding risks are significant during storms.
Historical Probability	Historical trends highlight high-risk areas; however, even "quiet" regions remain vulnerable.
Storm Surge and Flooding	Surge impacts coastal zones, while heavy rain can cause extensive flooding in inland communities.



Hurricanes: Securing Your Home

Area of Focus	Actions to Take
Windows and Doors	Install storm shutters or pre-cut plywood, upgrade to impact windows, reinforce or upgrade garage doors.
Roof	Use hurricane straps or clips, replace loose shingles, reinforce gable ends, verify compliance with codes.
Flooding	Clean gutters and downspouts, use sandbags or flood barriers, seal wall openings, elevate critical utilities.
Outdoor Items	Bring furniture and grills inside, trim trees, replace gravel landscaping with safer materials.
General Preparedness	Develop emergency plans, secure documents, prepare emergency kits, and ensure backup power.



Hurricanes: Emergency Family Plan

Aspect	Key Details
Communication Methods	Establish primary and backup methods, designate an out-of-state contact, and store vital numbers.
Safe Meeting Locations	Choose indoor shelter areas and external meeting points, and review routes to these locations.
Evacuation Planning	Identify evacuation zones and routes, keep vehicles ready, and follow local evacuation orders.
Pet and Service Animal Preparedness	Ensure pet-friendly shelter arrangements, supplies, and practice relocating with animals.
Reviewing and Practicing the Plan	Regularly revisit and update the plan, conduct family drills, and adapt as changes arise.
Staying Updated	Follow verified sources like the National Hurricane Center for the latest storm information.



Hurricanes: Emergency Kit and Needs

Category	Details
Emergency Supplies	Three-day supply of water and non-perishable food, first-aid kit, flashlights, radios, medications, and hygiene items.
Preserve Important Records	Store ID, insurance policies, medical files, and documents in waterproof and fireproof containers. Consider digital backups.
Review and Update	Check items like food and batteries for expiration dates. Keep records and insurance policies current.
Stay Alert	Monitor official updates from weather services and local authorities for the most accurate guidance.



Hurricanes: Staying Connected

Area	Key Actions
Staying Connected	Ensure devices are charged and use reliable sources like weather apps, NOAA alerts, and radios.
Ensuring Safety	Follow evacuation orders, secure homes, and establish interior safe zones with emergency kits.
Leveraging Technology	Use GPS apps and emergency alert systems but keep physical backups, such as maps, on hand.
Post-Storm Communication	Avoid hazards, check on loved ones, report damage promptly, and document property losses.



Hurricanes: Storm Recovery

Aspect	Key Actions
Returning Safely	Wait for official clearance, monitor alerts, and avoid hazardous conditions like debris or floods.
Assessing Structures	Inspect for instability; call professionals if structural damage is suspected.
Water Damage and Mold	Remove standing water, use dehumidifiers, and discard porous materials if necessary.
Drying Out	Ventilate fully with fans and dehumidifiers; check hidden spaces for lingering moisture.
Standing Water Risks	Wear protective gear; avoid contact if contaminated or near electrical hazards.
Insurance Documentation	Capture photos/videos of damage; keep receipts and note all storm-related expenses.
Additional Safety Tips	Stay hydrated, follow health advisories, and hire professionals for complex repairs.



Hurricanes: Moving Forward

Focus Area	Preparation Guidance
Power Outages	Use flashlights, conserve power, and operate generators safely outdoors.
Community Water Impact	Boil or purify water and follow health advisories for drinking and cooking.
Transportation Halted	Plan alternative routes and avoid unnecessary travel to clear roads for emergency crews.
Limited Supplies	Ration existing supplies and avoid panic buying to ensure availability for others.
Unable to Return to Work / School	Explore remote work/school options and maintain clear communication with employers and educators.
Community Support	Assist vulnerable neighbors, volunteer locally, and share resources compassionately.
Other Considerations	Keep emergency items on-hand and monitor updates for evolving situations.



Hurricanes: Insurance Claims

Aspect	Details
Understanding Policy	Review coverage specifics, including exclusions and limitations. Clarify uncertainties with your agent.
Documenting Damages	Take photos/videos of all damages and maintain an inventory of affected items for evidence.
Filing Claims	Notify the insurer promptly, provide detailed documentation, and accompany the adjuster during inspections.
Working with Adjusters	Share evidence with adjusters and consider hiring independent adjusters or legal help if disputes arise.
Resolving Disputes	Use additional documentation, legal support, or mediation to challenge denials or undervalued payouts.
Communication & Preparedness	Maintain clear correspondence with insurers and prepare for future claims by keeping comprehensive records.