

## How to prepare for hurricane season

# **Precautionary measures can temper the ravages of these destructive storms**

**Disasters + Preparedness** 

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Hurricanes can shatter lives as well as damage property. Being prepared can help you, your family or your business minimize the impact of the storm. The best time to start is before the threat is imminent. Here's what you need to know.

If you wait until a hurricane watch or warning is issued, it may already be too late to take certain precautions. You can mitigate property damage and get through any hurricane emergency with less stress by taking precautions before the season begins. Here?s what you need to know.

#### Six simple steps to prepare for hurricane season

#### 1. Plan your evacuation route well ahead of time

If you live on the coast or in a mobile home, you may have to evacuate in the event of a major storm forecast for your area. While you will undoubtedly get instructions from the local government, it's wise to create your evacuation plan well before a disaster strikes. This way, you can know ahead of time how to reach the nearest shelters quickly, take your pets into account in your plan, secure important papers, and make a trial run.

#### 2. Keep a stash of emergency supplies on hand.

When a hurricane warning is issued, there?s a mad rush to local grocery and home improvement stores. Get ahead of the crowd by storing the following in a convenient place before the start of the hurricane season.

- Extra batteries
- Candles or lamps with fuel
- Matches (keep these dry)
- Materials and tools for emergency home repairs (e.g., heavy plastic sheeting, plywood, a hammer, wrench, other essential tools, etc.)
- Prescription drugs
- A 14-day supply of drinking water (1 gallon per person/per day)
- Non-perishable food that you don?t have to refrigerate or cook
- First-aid supplies
- COVID supplies, including face coverings, hand sanitizer, and rapid tests.
- Portable National Oceanic and Atmospheric Administration (NOAA) weather radio
- Flashlight

Plan to bring these supplies if you need to evacuate your location. Also, consider making a note on your calendar to regularly check each item (especially food and batteries) for upcoming expiration dates and ensure they are still usable. Replenish your stash as needed.

## 3. Take an inventory of your personal property.

Creating a home inventory will help ensure that you have purchased enough property insurance to replace your possessions. It can also speed the claims process, substantiate losses for income tax purposes, and is

helpful should you need to apply for federal or state disaster aid. Take pictures or video when possible. If you need to evacuate, be sure to include your home inventory among the important documents you take with you or store it in the cloud.

## 4. Review your insurance policies.

This hurricane season insurance checklist can help you understand your coverage and whether it?s adequate to repair or rebuild your home, if necessary, and replace your belongings.

Keep in mind that your homeowners insurance covers the cost of temporary repairs for hurricane damage and reasonable additional living expenses (ALE) over and above your normal living expenses if you have to relocate. These extra expenses can, for example, include the cost of getting to work or school if your temporary home is in a different community.

However, a typical homeowners insurance policy doesn?t cover flood damage, so consider looking into flood insurance. If you live by the coast, you may also need a separate policy for protection against wind and wind-blown water damage. Contact your insurance professional if you have questions about what your current policy will cover or need to expand your current coverage.

## 5. Take steps to protect your home

Hurricane-force winds can turn landscaping materials into missiles that can break windows and doors. Also, 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.

While making your home more resilient to protect against storm damage is undoubtedly an investment, you can do it in stages:

- Replace gravel or rock landscaping materials with shredded bark, which is lighter and won't cause as much harm.
- Cut weak branches and trees that could fall on your house and keep shrubbery trimmed.
- Install storm shutters to protect your windows from breakage. Alternately, fit plywood panels to your windows, which can be nailed to window frames when a storm approaches.
- Ensure exterior doors are wind-rated to withstand strong hurricane winds and have at least three hinges and a deadbolt lock that is at least one inch long.
- Sliding glass doors should be made of tempered glass and, during a storm, covered with shutters or plywood. These doors are more vulnerable to wind damage than most other doors.
- Replace old garage doors and tracks with a door that is approved for both wind pressure and impact protection. Wind coming into your home through an opening this large poses grave problems for the rest of your home's structure?especially your roof.
- Seal outside wall openings such as vents, outdoor electrical outlets, garden hose bibs, and locations where cables or pipes go through the wall. Use a high-quality urethane-based caulk to prevent water penetration.
- If you live in a mobile home, make sure you know how to secure it against high winds, and review your mobile home insurance policy.
- If you have a boat on a trailer, know how to anchor the trailer to the ground or house?and review your boat insurance policy.

## 6. Take steps to protect your business

Hurricanes take a toll on businesses, too, so be prepared.

- Create an emergency business response and continuity plan. This precaution will help your business quickly recover after a hurricane.
- Keep contact information up-to-date for employees, suppliers, and vendors, so you can check on their wellbeing and communicate the next steps for resuming normal business operations.
- Review your business insurance policies to understand what's covered, and work with your insurance professional to make any necessary adjustments.

#### **Additional resources**

Insurance Institute for Business & Home Safety

Next steps link: Now that you're prepared, know what to do when the threat of a hurricane is imminent.

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