

BE HURRICANE READY





SEASONAL PREP

REVIEW INSURANCE POLICY

- Keep agent's contact info in your phone.
- Know what your policy covers and what it doesn't.

■ SECURE SOFFITS

- Install stainless steel screws through fascia to the soffit.
- Apply polyurethane sealant over screws and let dry for 72 hours.

INSPECT ROOF AND RESOLVE LEAKS

- Have your roof inspected to ensure it can withstand hurricane season.
- Check for unsealed shingles that are vulnerable to wind and rain.
- Install flashing around skylights to keep water out.
- If leaking, replace flashing around your chimney and valley.

TRIM TREES

 Remove branches that overhang the house, as well as dead, dying, or diseased trees.

SELECT A WIND-RATED GARAGE DOOR

- Choose a wind-rated door to withstand storm pressures.
- If you're unsure if your door is wind-rated, purchase a new one.
 If replacement is not possible, temporarily reinforce it with a brace.

■ PURCHASE HURRICANE SHUTTERS

- Choose code-conforming hurricane shutters to cover windows.
- Note: Plywood should only be used in place of shutters as a last-minute resort when tropical weather is imminent.

GET A WHOLE-HOME GENERATOR

 A generator will keep power on, regardless of weather.

AST-MINUTE PREP

CLOSE ALL DOORS AND WINDOWS

 Close all exterior and interior doors and windows, as well as the garage door all the way, to reduce force on the roof by as much as 30%.

GET RELIABLE WEATHER INFO AND ALERTS

- Follow National Hurricane Center via social and watch local news.
- Enable wireless emergency alerts on your cell phone. Learn more at weather.gov/wrn/wea.

TIDY UP OUTDOORS

- Secure loose fencing and mailboxes.
- Bring items like bikes, benches, etc., into a garage or storage building.
- Put pool furniture inside or into the pool.

ADD IMPORTANT CONTACTS TO YOUR PHONE AND TELL OTHERS YOUR PLAN

- Store your insurance agent's contact information in your phone.
- Let loved ones know where you plan to go.

CREATE HOME INVENTORY

- Create a detailed list or video of belongings for insurance purposes.
- Turn on location services when taking photos or videos to verify location of your items.

☐ PUT UP SHUTTERS ON WINDOWS

• Get shutters in place ahead of the storm.

■ SEAL GAPS AND CRACKS

- Keep water out by sealing gaps and cracks with silicone caulk.
- Check exterior walls around windows, doors, electrical boxes, vents, and pipes.

CHECK YOUR GUTTERS

- $\boldsymbol{\cdot}$ Clean any debris from your gutters.
- Extend downspouts away from the house to divert water.

SECURE SHINGLES ON YOUR ROOF

- Use stainless steel screws and a bit of sealant.
- Reseal loose shingles around edge of the roof.



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RENOVATING OR UPGRADING

UPGRADE TO IMPACT-RESISTANT SKYLIGHTS

 This will reduce the likelihood of damage.

UPGRADE TO IMPACT-RATED WINDOWS

- Stronger windows can better withstand high winds and flying debris.
- Look for windows labeled as impact resistant.

INSTALL A FORTIFIED ROOF

 FORTIFIED building standards strengthen homes against severe water, reducing risk and loss.

RECOVERY

■ PROTECT YOURSELF

- · Your safety is most important.
- Always be careful when entering a damaged building. If there is serious structural damage, contact local officials before entering.
- Report downed power lines or gas leaks. Keep electricity turned off if the building has been flooded.

REPORT LOSSES AS SOON AS POSSIBLE

- Contact your insurance agent or insurer to describe the damage.
- Have your policy number handy and write down the adjuster's name, phone number, and work schedule.

CLEAN UP SAFELY

- Use protective eyewear and gloves when clearing debris.
- Do not wade through standing water.
- Avoid downed power lines and assume they are live.
- · Use generators safely.

PROTECT YOUR PROPERTY

 Even minor damage to your roof or building envelope can lead to water entering your building. You may be able to prevent further damage using a tarp.

DOCUMENT DAMAGE

- Document or keep damaged items.
- Turn on location services when taking photos or video, which may help ease your claims process because it verifies the location of your items.

■ KEEP RECEIPTS

 Ease the claims process with good record-keeping.

■ RETURN CLAIM FORMS

- Your insurance company is required to send you claim forms within a certain number of days (varies by state). Fill out and return the forms as soon as possible.
- If you do not understand the process, ask questions and write down the explanation.

■ REBUILD STRONGER

 Consider building back stronger with FORTIFIED Home™ to avoid repeat damage.

FORTIFIED

is a set of above-code building and retrofitting steps shown to strengthen homes against severe weather. Learn more at <u>fortifiedhome.com</u>.



