

HURRICANE SAFETY AND INSURANCE CHECKLIST

Are you ready for a hurricane?

Protecting your home and filing
a successful claim



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Hurricanes are one of nature's deadliest forces, bringing heavy rain and strong winds that can cause devastation. You'd expect your homeowner's insurance policy to cover you in this time of need, but some insurance companies won't hesitate to deny your claim after a storm if they can find a reason. Protecting your home is as vital as ensuring a successful claim. Learn about staying smart and safe here.

That Old Adage: Be Prepared

At the start of hurricane season, it's important to get an idea of how financially protected you are. This includes:

- ✔ Understanding what your homeowner's insurance policy includes and what it doesn't. Generally, insurance covers "windstorm" damage only, and flood insurance is sold separately. Your policy also has a deductible you must exhaust before making a claim.
- ✔ Photographing your home's interior and exterior. Wide shots of your entire yard and each room of your home, followed by closeups of important features, can help show damage later.

Every hurricane is different, and planning can help keep you safe. Consider kicking off the season with a readiness plan. The U.S. Department of Homeland Security suggests:

- ✔ A basic disaster supply kit, including a flashlight, batteries, cash, first aid supplies, and evacuation information;
- ✔ Enough food and water to last for several days;
- ✔ Arrangements for a place to stay if you have to evacuate;

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- ☑ Making sure your car is in good, working condition, and stocked with emergency supplies if you need to leave quickly; and
 - ☑ A communication plan for your family and loved ones to stay in touch.

Remember to watch or listen to your local news and check the internet for the latest updates on the storm.

If a Storm Is on the Horizon

You can take several steps to limit a hurricane's damage, depending on your notice. At a minimum, the American Red Cross recommends you should:

- ☑ Fill plastic bottles, bathtubs, and sinks with water for flushing toilets and washing clothing;
- ☑ Have medication you or a family member might need on-hand;
- ☑ Bring objects like bicycles and patio furniture inside to protect them from wind;
- ☑ Move valuables and furniture to the higher floors of your home in case of severe flooding;
- ☑ Unplug propane tanks and small appliances; and
- ☑ Turn off utilities, if directed to by authorities.

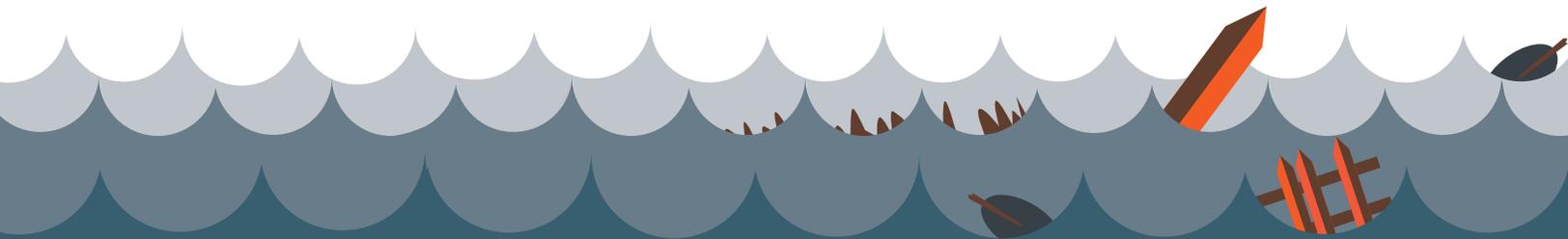
Consider other measures, like sandbagging doorways or weatherproofing windows, to further protect your home.

During the Hurricane

Once the storm hits your area, you should be long gone or hunkered down. If you stay, remember to:

- ✓ **Conserve food and water.** You could be stranded for several days;
- ✓ **Avoid lingering near windows and doors** in case of heavy wind or falling debris;
- ✓ **Stay inside.** Floodwater and storm surge are dangerous. Just six inches of water can sweep you off your feet, and two feet is all it takes to carry some cars away, according to the American Red Cross;
- ✓ **Use electricity only when necessary.** Generators are a popular way to avoid blackouts during hurricanes, but they produce carbon monoxide. Wind and rain can damage them if kept outside, but keeping them inside can kill, according to the Centers for Disease Control.

Contact emergency services if you think you're in immediate danger. Stay in the highest parts of your home to avoid flooding, or in an interior room without windows to shield yourself from heavy wind.



After the Storm

Hurricane recovery can be tougher than preparation. Take the following steps to stay safe and maximize your potential for a successful claim:

- ✓ Let your loved ones know you're safe;
- ✓ Determine if your home is damaged, remove any sandbags, and check windows for leaks;
- ✓ Cover up damaged property with tarps or bring valuables inside;
- ✓ Take comparison photos to show property damage after the hurricane; and
- ✓ File a claim with your insurer as quickly as possible.

Your Insurance Company Made You a Deal

Insurance companies may deny your claim even when presented with overwhelming evidence of loss. You don't have to stand for this. If your insurance company won't pay for damage your policy covers, you may be able to take legal action.

[Contact us](#) today for help filing a claim, or reacting to a denied one. You may be entitled to compensation, even if you think you could have prepared more.



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