

STAND INSURANCE · PREPAREDNESS GUIDE

Hurricane & windstorm preparedness.

Hurricanes can quickly become life-threatening and cause serious hazards such as flooding, storm surge, high winds, and tornadoes. Here is what to do to keep you and your loved ones safe.

BEFORE A HURRICANE**Protect your family**

Make sure you have access to National Oceanic and Atmospheric Administration (NOAA) radio broadcasts:

- Find a NOAA radio station online.
- Search for a NOAA radio app in the Apple Store or on Google Play.
- Purchase a battery-powered or hand-crank NOAA radio.

Be prepared to evacuate quickly

Follow all emergency mandates, including evacuation orders. Locate a local emergency shelter ahead of time and know your routes and safe destinations. Pack a safety kit with basic requirements such as:

- Supplies of food, water, necessary medications, and cash in small bills (ATMs and card readers may fail during power outages).
- Extra clothing — in case you must evacuate.
- Flashlights, cell phones, charging options, portable radios, and extra batteries.
- A first aid kit.
- Pet supplies — food, carrier, leash, medications, and vaccination records (many shelters require them).

Protect your home

- Cover windows with permanent storm shutters or invest in one-half-inch marine plywood that is pre-cut to fit your doors and windows.
- Identify a place to store lawn furniture, toys, gardening tools, and trash cans that is away from stairs and exits — high winds can throw them and hurt someone.
- Clear loose and clogged rain gutters and downspouts to prevent flooding and unnecessary pressure on your awnings.
- Move your furniture and valuables to higher floors in your home.
- Turn off utilities — if told to do so by authorities — to prevent damage to your home or within the community.

IMPORTANT

If you shut off your gas, a licensed professional is required to turn it back on.

- Unplug small appliances to reduce potential damage from possible power surges.

- Keep all vehicles well-fueled in case of evacuation — power failures render gas pumps inoperable.
- Store insurance policies, documents, and other valuables in a safe place less likely to flood, such as a safe-deposit box or waterproof container — and keep scanned or cloud copies so you have quick access if you evacuate.
- Take a few minutes to document the contents of your home with digital pictures or video, and create a room-by-room inventory list if possible.

DURING A HURRICANE

Stay safe while the storm is on you

- Use flashlights in the dark if the power goes out (do not use candles).
- Continue listening to local-area radio, NOAA radio, or TV stations for the latest information and updates.
- Avoid contact with floodwater — it may be contaminated with sewage or contain dangerous insects or animals.
- Turn off the power and water mains if instructed to do so by local authorities.
- Stay indoors, away from windows and glass doors, in an interior room on the lowest non-flood-prone level.
- Do not go outside during the "eye" of the storm. The calm is temporary — dangerous winds return from the opposite direction.

AFTER A HURRICANE

Follow safety guidelines after the storm has passed

- If evacuated, return only when authorities say it is safe to do so.
- Keep all receipts for out-of-pocket expenses.
- Continue listening to local news or a NOAA Weather Radio for updated information and instructions.

Return home safely

- Keep away from loose or dangling power lines. Report them to the power company immediately.
- Inspect your home's structure, utilities, and systems after a hurricane.
- Take pictures of home damage, both of the building and its contents, for insurance purposes.
- Operate generators outdoors only, at least 20 feet from the home and away from windows and vents — carbon monoxide is odorless and deadly.
- Wear protective gear — gloves, boots, and a mask — during cleanup, and watch for mold after any water intrusion.