

Hurricane Preparedness

Preparing for hurricanes can make the difference between incurring minor damage or catastrophic loss. Loss history has shown that even small losses can be greatly exacerbated if there is not a well planned and executed hurricane preparedness plan. Proper preparation of the site, building, business, equipment, personnel, utilities, restoration, recovery, etc., for before, during and after the event will all serve to limit the amount of physical and business disruption. The following can be used to guide your preparation.

Well in Advance of Hurricane Season

- Maintain a relationship with your roofing and/or contractor. Experience shows that these professionals are in high demand after a hurricane. Having an existing relationship can help facilitate a prompt response.
- Verify that you have rated storm shutters for all openings, including doors, windows and skylights. French, sliding-glass and garage doors are particularly vulnerable to high winds due to their large size. Special attention should be given to protect them:
 - Replace standard windows with impact-resistant window systems or shutters.
 - French doors should have at least three hinges per door and be reinforced with fastening bolts locking them together. Ideally, doors should open "out" to increase resistance against strong winds. Unless impact rated, they should be protected with shutters.
 - Replace sliding-glass doors with impact-resistant doors or protect with shutters.
 - Replace/reinforce garage doors with structural ribs and heavy-duty systems.
- Have storm shutters and anchor bolts professionally inspected annually to

ensure they are in good condition and will perform as designed.

- Check caulking around windows and doors to ensure no deterioration has occurred. This will help prevent wind-driven rain from entering.
- Prune weak branches and trees around the property and remove limbs that overhang or are too close to the structure. Use hearty native plants in the landscaping design. Use mulch instead of pebbles (pebbles can become "missiles").
- When making repairs to your roof, verify that its structure and decking are appropriately attached (in accordance with the latest codes) to the framing members of your building. Also verify that rafters and trusses are adequately connected to the walls and foundations.
- Install a back-up generator of adequate size to power air conditioning as well as critical electrical equipment and electronics (i.e. your alarm system). If water enters, air conditioning can expedite the drying process and help prevent additional damage. If you own a back-up generator, have it maintained annually and tested under load weekly to ensure proper operation.
- Make sure drains on terraces and balconies are not clogged and allow water to flow freely.
- Discuss your insurance coverage with your agent. Know what your hurricane deductible is and what your policy covers, or does not cover, during a hurricane.
- Take photographs or record video of the structure and all items of value and interest within the structure for future use in documentation of inventory and personal items

When a Hurricane is Going to Impact You

- Install storm shutters and secure doors/windows with a plan to have

them completed no later than 24 hours prior to the landfall forecast.

- Move important/valuable items to the center of the property, away from windows/doors. Elevate them as much as possible in case water pools on the floor.
- Remove window treatments. In the event draperies cannot be removed, elevate or secure/encase the lower portion of drapes in plastic.
- Roll up area rugs and move them to the center of the room. Elevate them if possible.
- Place towels at the base of doors and windows.
- Bring all outdoor furniture indoors and remove potted plants, lawn ornaments and sculptures, and store them indoors.
- Fill the fuel supply for your back-up electrical generator. Test the generator under load to ensure it is functioning properly.
- Place important documents (insurance policies, bank account and credit card information, important contact numbers) in a sealed water-tight plastic container.

After a Hurricane

- If you discover water inside the building, contact a restoration company immediately to begin the water extraction process.
- Run the air conditioner to dehumidify the property.
- Remove any wet items and store them somewhere where they can dry safely if possible.
- Take photographs of damaged items and structure damage to support any submitted claim and restoration process.
- Call your agent or broker to report any damage.

For more information visit: <https://www.ready.gov/hurricanes>