

## How Can I Prepare for Hurricanes?

Peak Atlantic hurricane season runs June 1 through Nov. 30. Hurricanes can cause serious damage from winds, storm surges, and floods. Reduce your risk by creating an emergency plan, hardening your home, and reviewing your insurance policies.

### Form an Emergency Plan

- **Prepare a go-bag.** Pack a go-bag ahead of time, so you're ready to leave quickly. Include medicine, water, important documents, and a change of clothes. The **NAIC's Go-Bag Tool** will help you decide what to pack.
- **Create an evacuation plan.** Make sure you know the safest and quickest ways to leave your area if a hurricane hits. Many states have designated evacuation zones. Learn your state and local plans by visiting your state and county emergency management websites. Save a list of nearby shelters in case cell service is down. Pick a friend or family member who lives in another area as an emergency contact and check in with them to confirm you are safe or if you get separated from your family and lose communication. Some social media platforms also have a "confirmed safe" feature in case of a natural disaster or other emergency event. For more tips on how to put together a plan, check out **these resources** from FEMA.
- **Stay informed.** Learn the different warning signals issued by the Emergency Alert System. FEMA also provides real-time alerts from the National Weather Service. Download the **FEMA app** and get alerts for up to five locations nationwide.
- **Stay indoors.** During the storm, stay inside away from windows in an interior room. For more detailed safety guidelines, refer to resources from **FEMA**.

### Prepare Your Home

- **Move loose items,** like lawn furniture, inside ahead of severe weather. Clear debris from gutters and trim loose branches from trees around your home. Follow practices from the **Insurance Institute for Business & Home Safety (IBHS)** to prevent damage during severe weather.
- **Have your roof inspected** annually by a trusted professional to ensure it's in optimal condition to withstand hurricane-force winds and rains. **IBHS** has resources on how to find someone in your area.
- **Secure windows and doors.** Install storm shutters or impact-resistant windows and reinforce garage doors to protect against wind damage.

- **Fortify your home.** Raising your electrical systems a foot above the base flood elevation can help prevent damage and reduce the chance of fire from short circuits. Make sure basements are waterproofed and your sump pump is working properly. Visit the **Fortified website** for information from IBHS on how to further protect your property against severe weather.
- **Create a home inventory.** Use the **NAIC Home Inventory App** to inventory your belongings. When damage happens, take pictures and videos to document your losses. This will make it easier to file a claim. The **NAIC's Post-Disaster Claims Guide** can help you navigate the claims process.

### **Know Your Risks and Prepare Your Policies**

- **Understand the risks specific to your area.** FEMA regularly updates its **flood maps**. Check to see if you are living, working, or traveling through flood-prone areas.
- **Review your homeowners insurance policy.** Check with your insurance company or agent annually to make sure that you have the right coverage, as new construction and remodeling add value to your home and may increase its replacement cost. Understand the difference between **replacement cost and actual cash value** and find out which one your policy specifies.
- **Consider a flood policy.** According to FEMA, just an inch of water in your home can cause around \$25,000 worth of damage, but standard homeowners policies do not usually cover flood damage. Consider buying a **flood insurance policy** to protect your home and belongings. Contact your insurance agent or company to buy a flood policy through the **National Flood Insurance Program (NFIP)**. You must live in a community that participates in the NFIP to buy a policy; you can find out if you do **here**. If you don't live in a participating community, check with your insurer about the option to buy a private flood policy.
- **Be aware of named storm deductibles.** Some home insurance policies in certain states have **separate deductibles for losses caused by named storms**, such as hurricanes.