



THE ULTIMATE GUIDE TO

# HURRICANE PREPAREDNESS

A Tool for Homeowners



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# INTRODUCTION

Hurricanes are tropical cyclones that form over tropical or subtropical waters. Hurricanes produce high winds and rushing water that can damage or destroy homes, businesses, and public infrastructure and can even cause injuries or loss of life.

Hurricane season typically spans from June 1 to November 30, although storms can occur outside of these dates. On average, a hurricane season yields around 14 named storms, with approximately seven of them escalating into hurricanes. Among these, about three may reach major hurricane status, classified as Category 3 or higher on the Saffir-Simpson Hurricane Wind Scale. However, recent trends indicate an increase in both the frequency and severity of hurricanes.

As a homeowner, it's crucial to recognize that coastal areas are particularly vulnerable to the impacts of hurricanes.

Significant portions of the United States are at risk of tropical storms and hurricanes, including the Atlantic and Gulf of Mexico coastal areas, Hawaii, parts of the Southwest, Puerto Rico, the Pacific Coast, and the U.S. Virgin Islands. While the greatest threat to life and property is along the coasts due to storm surges and large waves, the impacts of hurricanes and tropical storms can be felt hundreds of miles inland. Heavy rains, strong winds, coastal and inland flooding, tornadoes and coastal storm surges can pose risks to businesses, homes, and people.

While you may not be able to prevent a tropical storm or hurricane, there are measures that you can take to protect your home. It is important to know the steps that need to be taken before, during, and after a storm. This guide provides a plan to help you prepare for hurricane season and to reduce the damage that hurricanes can cause.

# STEP 1

## Conduct a Preparedness Assessment for Your Home

To keep your home, your belongings, and everyone inside safe during a hurricane, it's important to plan ahead and get prepared.

- **People**—Make sure you have a list with up-to-date contact information for everyone in your household. Think about setting up a plan for emergencies, like using a messaging system, so everyone can get important messages quickly. This way, you can check up on anyone who might not respond right away.
- **Supplies**—Even if your home doesn't get damaged, hurricanes can impact your ability to get gas, medicine, or food. Think about what your family needs and develop a plan to address potential shortages or delays.
- **Locations and Assets**—Many people struggle to fully recover from natural disasters due to property damage and loss of valuables. To minimize downtime and financial strain, try and protect your property and assets beforehand. Consider backing up important data like documents or photos in various locations like the cloud or on another device. Pinpoint secure locations within your home where valuables can be stored to minimize damage. Review your insurance policies, to make sure they cover any potential losses and gather all the necessary documentation to limit any issues during the claims process.

# Step 2: Planning Before a Hurricane is Predicted

It's important to have an emergency plan in place before a hurricane hits. Consider the following:

**Be aware** of the unique threats to your area. Homes within 50 miles of the shoreline are likely to suffer damage from storm surge flooding, extreme winds, tornadoes, and inland flooding from rainfall. It is crucial to protect these properties first to prevent both interior and exterior damage.

**Understand what type** of damage to expect from hurricane winds. The Saffir-Simpson Hurricane Wind Scale is a rating system that ranks a hurricane from 1 to 5 based on the storm's sustained miles-per-hour (mph) wind speed and estimates of potential property damage.

The rating scale is as follows:



## CATEGORY 1 74 to 95 mph

Very dangerous winds could damage roofs, shingles, vinyl siding, and gutters. Large tree branches may snap. There will likely be power outages due to damage to power lines and poles.

## CATEGORY 2 96 to 110 mph

Extremely dangerous winds could result in major roof and siding damage. Near-total power loss should be expected and may last several days or weeks.

## CATEGORY 3 111 to 129 mph

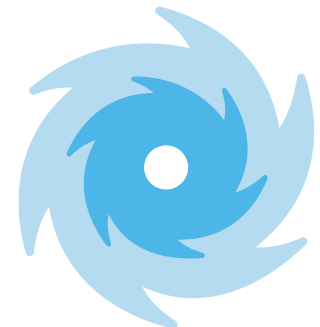
Devastating damage may occur to homes and businesses. Trees may be snapped or uprooted, blocking roads. Electricity and water may be unavailable for several days or weeks.

## CATEGORY 4 130 to 156 mph

Catastrophic damage may occur to well-built properties, including loss of roof structure or exterior walls. Power outages may last weeks to months, and most of the area may be uninhabitable for weeks or months.

## CATEGORY 5 157 or higher mph

Like Category 4, Category 5 hurricanes may cause catastrophic damage resulting in a high percentage of properties being destroyed. Power outages may leave the area uninhabitable for weeks or months.



## Create a Home Emergency Plan

Having a plan for emergencies like hurricanes is important to your family's safety. Here is how to make one:

- **Verify Contact Information** - Make sure you have the correct contact details for everyone in your household as well as other close friends or relatives you may need to contact. This makes it easier to communicate during and after a hurricane.
- **Assign Roles** - Decide what each person in your family will do if a hurricane strikes. Discuss what measures you can take to stay safe and protect your home.
- **Develop a Written Plan** - Your plan should be in writing and given to every family member. This way everyone knows what to do and who is taking care of what. A few examples to think about: who is putting up the hurricane shutters, who is responsible for any pets in the home, and who will gather any supplies needed?
- **Establish Communication Procedures** - Discuss how you'll share information with each other and with neighbors. Have a way to stay connected such as cell phones or walkie-talkies.
- **Gather Necessary Supplies** - Stock up on essentials like water, food, first-aid kits, and flashlights. Make sure you have enough to last for a few days.
- **Plan for Emergency Shelter** - Discuss where you will relocate if you need to leave your home. Determine a safe place to stay, like a friend's house or an emergency shelter.



# STEP 3

## Preparedness - *Before* a Hurricane is Predicted

Getting ready before a hurricane hits can make a big difference in how well your family weathers the storm. Practicing drills and making sure you have supplies stocked up can keep everyone safe. Here's what you should do regularly before hurricane season begins:

- **Review and Practice Your Plan** - Having a plan in place is key to minimizing hurricane damage. Make sure everyone in your household knows what to do by practicing your plan regularly. This includes testing it out and training everyone on what to do during a hurricane.
- **Make Sure Supplies are Stocked** - It's important to have the right supplies on hand. Here's what you should have at home:
  - Radio or television that is battery-operated
  - Flashlights, batteries, and portable lighting
  - Food supply of nonperishable items for at least 3 days
  - Supply of water for at least 3 days (1 gallon of water per person per day)
  - Coolers and containers for water and washing
  - Blankets, pillows, cots, and chairs
  - Tool kit
  - Camera for documenting damage
  - Whistle and signal flare
  - Tarps, plastic bags, and duct tape
  - Cleaning supplies – mops, towels, garbage cans, etc.
  - Fire extinguishers
  - Electric generator
  - Gas for vehicles, generators, and other equipment
  - Cash
  - Emergency contact information
- **Develop and Practice an Evacuation Plan** - Knowing what to do if you need to evacuate is crucial. Make sure everyone in your household is familiar with the plan. It should include:
  - Conditions that will activate the plan
  - Who's in charge
  - Emergency functions and who will perform them
  - Specific evacuation procedures, including routes and exits
  - How to account for for everyone, including pets
  - Equipment needed for evacuation

# STEP 4

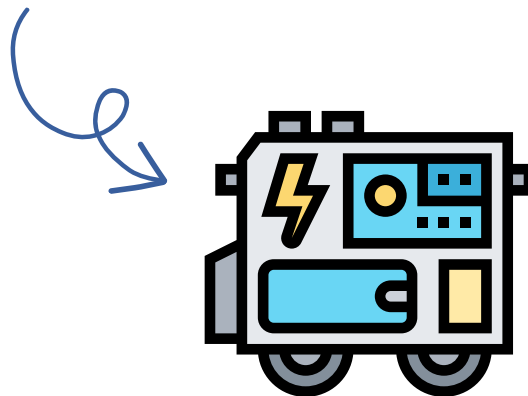
## Preparedness - *After* a Hurricane is Predicted

A hurricane watch will be issued 48 hours before a hurricane is expected to reach land. Be prepared to act when the watch is issued and protect your physical property from the upcoming storm. Once the National Hurricane Center issues a hurricane watch:

- Track the progress of the storm and monitor its intensity.
- Plan evacuation routes.
- Take pictures of your home to document any damage that may occur.
- Keep cash accessible, as banks may not be open following the storm.
- Determine if or when your preparedness plan is to be activated.
- If necessary, turn off utilities and follow your plan for securing your home.

Take the following measures to protect the outside of your home:

- Bring yard storage, furniture, and equipment inside, or secure them to prevent them from being blown away or damaged by strong winds.
- Ensure all roof-mounted equipment is secured, and remove any loose objects.
- Inspect, repair, and clear all roof drains to ensure they are able to drain off heavy rains.
- Board up windows and doors with storm shutters or other protective panels.
- Use sandbags to block any openings to your home.
- Test emergency generators.





Take the following measures to protect the inside of your home:

- Move all important documents, furniture, and electronic equipment away from flood-susceptible floors and away from windows and doors.
- Move hazardous materials, including flammable liquids or toxic substances away from flood-prone areas and from windows and doors.
- Plug or seal floor drains to prevent water from getting in.
- Turn off nonessential utilities. Close fuel valves to equipment you don't need during the storm.
- Disconnect power to nonessential equipment.

**Taking Care of Your Family** - During a hurricane watch, make sure your family is safe, using these tips:

- Know who needs to stay. Determine which family members need to be at home before or after the hurricane.
- Keep everyone informed. Make sure everyone knows what they're responsible for and how to stay safe. Use alerts to share updates and plans.
- Stay connected. Forward your home phone calls to cell phones or set up backup lines so you can stay in touch with everyone.
- Put safety first. If you need to, scale back your activities to keep your family safe.



## During the Storm

If necessary, evacuation arrangements should be made before the hurricane hits land. If it's determined that it's safe to stay at home during the storm, do the following:

- Watch for roof leaks, pipe breakage, fire or structural damage, and make repairs as necessary.
- Check the sprinkler water pressure and watch for loss of pressure.
- Turn off electrical switches if a power outage occurs to avoid reactivation before necessary checks are completed.
- Shelter in place, if necessary.

## After the Storm

Hurricanes can cause significant damage to homes, so it's crucial to take the right steps after:

- Listen to the radio, TV, or the National Oceanic and Atmospheric Association to make sure the storm has passed.
- Follow all instructions from local authorities.
- Make sure everyone in your household is safe and offer help if needed.
- Wait until your neighborhood is declared safe by authorities before venturing out.
- Use caution on the roads, and turn around if a road is flooded or barricaded.
- Secure your property and set up a way to communicate with family and neighbors in the event of looting.
- Take photographs of any damage.
- Contact a professional to look for safety hazards, including live wires, gas leaks, and damage to foundations or underground piping.
- Enforce "no smoking" rules until it is determined there are no flammable liquid or gas releases.
- Hire contractors to start repairs (if needed).
- Contact your insurance agent and carrier (if needed).

It may seem overwhelming to create a hurricane response plan, but fortunately, you don't have to do it alone. To learn more about hurricane preparedness practices and specific policies available to you, it's important to work with a qualified insurance broker.



## **COVERAGE MATTERS.**

*Insurance can be challenging for homeowners,  
but it doesn't need to be.*

**For help with your insurance and disaster  
plans contact us today.**

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**Email:** [rmc@rmcgp.com](mailto:rmc@rmcgp.com)

**Website:** [rmcgp.com](http://rmcgp.com)

**Schedule a meeting today with one  
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