

PROPERTY

RESIDENTIAL HURRICANE PREPAREDNESS CHECKLIST



Be prepared! Wind speeds get the headlines, but a hurricane's soaking rains, tidal storm surges and flooding do as much – if not more – damage. This checklist has suggested precautions to help you to prepare for, respond to and recover from a hurricane.

Prepare

Sign up for local alerts and warnings and monitor weather reports. Tune in to NOAA Weather Radio All Hazards, local radio, TV, or other news sources for more information. Know the warning terminology:

- **Tropical Storm or Hurricane Advisory** — The NWS (National Weather Service) issues an Advisory when it expects conditions to cause significant inconveniences that may be hazardous.
- **Tropical Storm or Hurricane Watch** — The NWS issues a Watch when a tropical storm or hurricane is possible within 48 hours.
- **Tropical Storm or Hurricane Warning** — The NWS issues a Warning when it expects a tropical storm or hurricane within 36 hours. During a Warning, complete your storm preparations, and immediately leave the threatened area if directed to do so by local officials.

Prepare to evacuate.

- Establish and test emergency communication plan.
- Know your evacuation zone and routes.
- Pack your emergency bag. ([Red Cross Emergency Supply List](#))
- Keep vehicle gas tank at least ½ full at all times.
- Plan for your pets.
- Have cash on hand in case you need it.

Prepare

(continued)

Protect your property.

- Bring in loose furniture, trash cans, bicycles, etc. on patios and terraces.
- Anchor/tie-down any furniture and gas grills, propane tanks that cannot be relocated indoors.
- Check the roof cover, gutters, roof drains and storm drains to ensure they are clean and clear. If not, take action as needed to get them clear and storm ready.
- Remove any debris that could become airborne from roof.
- Reinforce windows and doors with hurricane shutters or plywood.
- Elevate any critical equipment or personal belongings that could be exposed to floodwaters.
- Review your insurance policy for coverages.

Safeguard critical documents.

- Financial documents
- Medical information
- Legal documents
- Insurance documents
- Family pictures/memorabilia
- Inventory belongings, include pictures/video if possible.

During

Continue listening to local area radio, NOAA radio or TV stations for the latest storm information and updates.

- Follow evacuation and safety guidance from local authorities.
- If advised to evacuate;
 - Grab your emergency bag.
 - Secure your property.
 - Leave immediately.
 - Never walk or drive through flooded roads.
- If sheltering in place;
 - Stay away from windows and glass doors.
 - Take shelter in a lower level, unless there is a flooding concern and in an interior room.
 - Never use generators or grills inside the building.
 - Use battery powered or crank flashlights for lighting. DO NOT use candles.

After

Recovery of your property.

- If you evacuated, only return when authorities have indicated it is safe to do so.
- Do not enter the building until it has been inspected for damage to the utilities and structurally.
- Do not use electrical equipment if it is wet or you are standing in water.
- Wear personal protective equipment (gloves, goggles, rubber boots, mask) to protect yourself from exposure to mold or bacteria.
- Air out the building by opening doors and windows when possible and when there are no security concerns.
- Document any areas that sustained damage with pictures.
- Remove any saturated materials, and dry out any wet areas with fans and dehumidifiers. A remediation company can perform this work as well.
- If your property sustained damage, notify your insurance broker/carrier immediately.
- Throw out any food that was not maintained at proper temperature or that were exposed to flood waters.
- Clean and disinfect everything that got wet from flood water.

Want to Learn More?

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<https://www.risk-strategies.com/knowledge-center>

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