



Personal Risk Services

Hurricane Preparedness

As hurricane season begins, it is important to check and make sure you have prepared for the possibility of a major storm hitting your area. If you live in a coastal area, the threat of a hurricane making landfall is a yearly worry. Knowing how to prepare yourself, your family, and your home will help you make it through hurricane season safely. Before you ride out a storm or evacuate, look at the following list to ensure you are prepared.

Beginning of hurricane season

- Check your disaster supplies and replace or restock as needed.
 - Water (at least a 3-day supply; allow for one gallon per person per day)
 - Food (at least a 3-day supply of non-perishable, easy-to-prepare food)
 - Flashlight with extra batteries
 - A battery-powered or hand-crank radio (NOAA Weather Radio, if possible)
 - A variety of sizes of extra batteries
 - A first aid kit
 - Medications (at least a 7-day supply) and medical items (hearing aids with extra batteries, glasses, contact lenses, syringes, cane, etc.)
 - A multi-purpose tool
 - Sanitation and personal hygiene items
 - Copies of personal documents (medication list and pertinent medical information, proof of address, deed/lease to home, passports, birth certificates, insurance policies)
 - Cell phone(s) with charger(s)
 - Family and emergency contact information
 - Extra cash
 - Emergency blankets
 - Map(s) of the area
 - Baby supplies (bottles, formula, baby food, diapers)
 - Pet supplies (collar, leash, ID, food, carrier, bowl)
 - Tools/supplies for securing your home
 - Extra set of car keys and house keys
 - Extra clothing, hat and sturdy shoes
 - Rain gear
 - Insect repellent and sunscreen
 - Camera for photos of damage
- Have permanent storm shutters. They offer the best protection for windows. A second option is to board up windows with 5/8" marine plywood, cut to fit and ready to install.
- Talk with members of your household and create an evacuation plan. Planning and practicing your evacuation plan minimizes confusion and fear during the event.

- Clear loose and clogged rain gutters and downspouts.
- Be sure trees and shrubs around your home are well trimmed and healthy.
- Purchase a portable generator or install a generator for use during power outages. (Remember to keep generators and other alternate power sources outside, at least 20 feet away from windows and doors and protected from moisture; and NEVER try to power the house wiring by plugging a generator into a wall outlet.)
- Consider building a safe room or ICC 500 storm shelter designed for protection from high-winds in locations above flooding levels.
- Consider purchasing flood insurance.
- Learn about your community's hurricane response plan. Plan routes to local shelters, register family members with special medical needs as required and make plans for your pets to be cared for.
- Sign up for text/phone alerts in your community. Many communities have alerting systems for emergency notifications.

If a storm is headed towards your location

- Bring in anything that can be picked up by the wind (bicycles, lawn furniture, etc.).
- Close windows, doors and hurricane shutters. If you do not have hurricane shutters, close and board up all windows and doors with plywood.
- Turn the refrigerator and freezer to the coldest setting and keep them closed as much as possible so that food will last longer if the power goes out.
- Fill your car's gas tank.
- Ensure a supply of water for sanitary purposes such as cleaning and flushing toilets. Fill the bathtub and other large containers with water.

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When you should evacuate

- If you are directed by local authorities to do so.
- If you live in a mobile home or temporary structure—such shelters are particularly hazardous during hurricanes no matter how well fastened to the ground.
- If you live in a high-rise building—hurricane winds are stronger at higher elevations.
- If you live on the coast, on a floodplain, near a river, or on an inland waterway.
- If you feel you are in danger.

After the storm

- Continue listening to a NOAA Weather Radio or the local news for the latest updates on conditions.
- Stay alert for extended rainfall and subsequent flooding even after the hurricane or tropical storm has ended.
- If you are evacuated, return home only when officials say it is safe.
- Avoid drinking or preparing food with tap water until you are sure it's not contaminated.
- Inspect your home for damage and take pictures of both the building and its contents for insurance purposes.
- Stay out of any building that has water around it.
- Use the telephone only for emergency calls.
- Drive only if necessary and avoid flooded roads and washed-out bridges.
- Watch animals closely and keep them under your direct control.
- Check refrigerated food for spoilage. If in doubt, throw it out.
- Keep away from loose or dangling power lines and report them immediately to the power company.
- Use flashlights in the dark. DO NOT use candles.
- Wear protective clothing and be cautious when cleaning up to avoid injury.



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