



Preparing for hurricanes can be the difference between minor damage and catastrophic loss. The following information is intended to guide you in your preparation. For additional assistance, our Hurricane Protection Unit^{®1} provides personal consultations and hands-on response support.

Well in advance of hurricane season

1. Maintain a relationship with your roofer and contractor. Experience shows that these professionals are in high demand immediately after a hurricane. Having an existing relationship can help facilitate a prompt response.
2. Verify that you have storm shutters to protect 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:
 - a. French doors should have at least three hinges on each door and be reinforced with fastening bolts that lock the doors together. Ideally, doors should open “out” to increase resistance against strong winds.
 - b. Replace sliding-glass doors with impact-resistant door systems.
 - c. Replace garage doors with structural ribs and a heavy-duty track system designed to withstand high winds.
3. Replace standard windows with impact-resistant window systems. Standard glass can be penetrated easily by flying debris; impact-resistant window systems are designed to withstand direct impact by wind-borne objects. They’re also permanent and won’t require pre-storm installation.
4. Have storm shutters and anchor bolts professionally inspected annually to ensure they perform as designed.
5. Check caulking around windows and doors to ensure no deterioration has occurred. This will help prevent wind-driven rain from entering your home.
6. Prune weak branches and trees around your home, and remove limbs that overhang or are too close to the structure. Use hearty native plants in your landscaping design. Use mulch instead of pebbles around plantings (pebbles can cause damage in high winds).
7. 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 home. Also verify that rafters and trusses are adequately connected to the walls and foundations.
8. Install a back-up electrical generator of adequate size to power the air conditioning system in your entire home, as well as critical electrical appliances and electronics (i.e. your alarm system). If water enters the home, air conditioning can expedite the drying process and help prevent additional damage. Should you already own a back-up generator, have it maintained annually and tested under load to ensure proper operation.
9. Make sure drains on terraces and balconies are not clogged and allow water to flow freely.
10. Discuss your insurance coverage with your agent or broker. Know what your hurricane deductible is and what your policy covers during a hurricane.

¹ Services not available in all areas

Helpful information

When a hurricane is forecast to hit your area

1. Install storm shutters and secure your garage door.
2. Move personal possessions to the center of your home, away from windows and doors. Elevate your belongings as much as possible in case water pools on the floor around windows and doors.
3. Remove window treatments from windows and French doors. In the event draperies cannot be removed, elevate or secure/encase the lower portion of drapes in plastic.
4. Roll up area rugs and move them to the center of your home. Elevate them if possible.
5. Place towels at the base of terrace doors.
6. Remove all patio furniture from your yard or terrace, and store it in your garage or house. Remove potted plants, lawn ornaments and sculptures and store them indoors.
7. Fill the fuel supply for your back-up electrical generator. Test the generator under load to ensure it is functioning properly.
8. Place important documents, i.e. insurance policies, bank account information, credit card information, important contact numbers, etc. in a plastic container to ensure their availability after the storm passes.

After a hurricane

1. If you discover water in your home, contact a restoration company immediately to begin the water extraction process.
2. Run the air conditioner to dehumidify your home.
3. Remove any wet items and store them in the garage, if possible.
4. Call your agent or broker to report any damage.

If you have questions about how to prevent or minimize the impact of losses or would like to enroll in our Hurricane Protection Unit, please contact your independent insurance advisor.

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