

Hurricane Disaster Plan Checklist

Things to Do Before Hurricane Season

- Make sure your insurance coverage is adequate long before the beginning of hurricane season.
- Keep the names, phone numbers, and email addresses of your insurance agent handy in several places on your computer and in hard-copy format.
- Complete or update a property inventory, including photos, of your contents annually.
- Show all household members (or employees) how to turn off utilities (i.e. electric, water, gas), in case of damages.
- Store valuable documents and other valuables in a waterproof safe or other waterproof container that is several inches off the floor, and not on a lower floor, if possible.
- Purchase materials for boarding up broken windows before the storm.
- Have a disaster kit on hand, including enough bottled water and non-perishable food to last at least three days, flashlights, a battery-operated radio, and extra batteries for flashlights, the radio, and cell phones.
- Purchase a generator and enough fuel to last at least three days.
- Designate a relative or a friend who does not live nearby as a post-hurricane contact. Each person in the household should have this person's address, phone number, and email address to report the situation after the hurricane, if necessary. The HR department also should have emergency contact information (including cell numbers) for each employee.
- Map one evacuation route out of the area and one alternative route, in case the first route becomes impassable.
- In case you must leave the area, plan for an evacuation site (hotel, relative's home, etc.).
- Make a list of items you will take with you if you must evacuate.
- Trim dead tree branches to prevent damage from flying limbs.
- Maintain a supply of cash for use after the hurricane since banks and ATMs may be closed.
- Monitor weather forecasts when planning business trips and vacations.
- Know where to go in your house or building during severe storms; basements or interior rooms are good choices.
- For manufactured (mobile) home dwellers, in advance, choose a sufficient shelter to go to in case of a strong hurricane.

When a Hurricane Threatens Landfall in Your Area

- Fill your vehicle with gasoline and store extra gas in gasoline storage containers.
- Fill emergency containers with drinking water.
- Fasten down objects that could topple during the storm.
- Board up all windows and keep materials on hand for post hurricane repairs.
- Obtain a current supply of prescription medicine.
- Decide if you need to leave the area or not.
- Obey all evacuation orders from authorities.
- Board up all windows and cover exposed property with tarps or plastic.
- Tie down loose items from your yard, patio, deck, etc. or bring them inside.
- Move valuables to higher ground, to a higher floor, or off the floor in case of an impending flood.
- Unplug appliances (and automation equipment).

During the Hurricane

- Check radio, TV, or internet for weather bulletins or condition updates.
- Use a flashlight for light in lieu of a candle or match in case there is a gas leak.
- If flood waters surround your location, move to a higher floor or to the roof if necessary, wearing warm clothing and taking a flashlight. Don't try to swim to safety, but wait for rescue teams who will be looking for anyone who is stranded.
- Avoid driving during a hurricane unless absolutely necessary.
- Do not drive through water of unknown depth, especially if rain or darkness reduces visibility.
- Do not drive or walk through flooded low water crossings, flowing runoff, or streams.
- Do not drive on roads that have been closed by emergency personnel.
- Stay away from windows.
- Move to an interior room and protect yourself with a mattress or something similar if necessary.
- If in the eye of a hurricane, be ready for a resurgence of wind and rain.
- For manufactured (mobile) home dwellers, choose a sufficient shelter to go to in case of a hurricane warning.

After a Hurricane has Passed

- Cover property with tarps or plastic and keep materials on hand for post-hurricane protection.
- If power goes off for any length of time, carefully check food from the refrigerator before eating it; if in doubt, throw it out.
- Open the refrigerator only when necessary (if without power).
- Check radio, TV, and internet for updates.
- Do not allow children to play in flooded areas. Sharp objects and open storm drains are safety hazards. If kids do play in standing water, bathe them as soon as possible and watch for signs of infection or disease.
- Do not handle live electrical equipment in wet areas. Before returning electrical equipment to service, have it checked and dried.
- Use a flashlight in lieu of a match or a lighter in case of a gas leak.
- Do not try to start to drive a car that has been flooded; get it towed.
- Do not use food that has come in contact with flood waters.
- Do not go sightseeing for curiosity's sake
- Do not return to your neighborhood after evacuation until authorities have reopened the area.
- Be ready to leave your home (or building) if it is severely damaged.
- When investigating a house or other building, use flashlights (rather than lanterns or torches) to avoid lighting flammables that may be inside.
- Open windows to help remove bad smells, to vent escaping gas, and to dry out the interior.
- Photograph damaged property.
- Throw away perishable food, which may cause illness.
- Make temporary repairs to prevent further damage and to discourage looting. Be sure to document and keep receipts of these repairs.

Insurance Responsibilities after the Hurricane

- Keep records and receipts of expenses incurred to protect your property or for additional living expenses.
- Prepare a list of damaged property.
- Report claims to your insurance agent or company as soon as possible.
- Protect your property from further damage, but do not take any risks.

Things to Do while Waiting for the Adjuster to Arrive

- Separate damaged from undamaged property.
- Remove water-damaged goods such as curtains, carpeting, sofas, furniture, bedding, and clothes.
- Don't dispose of anything until an adjuster has seen it unless required by state law. In that case, keep samples, such as a piece of carpeting, or take photos.
- Do all you can to protect undamaged property.
- Take steps to prevent mold. Wipe surfaces with a 25% bleach/water solution. Open windows and doors to increase air circulation and use fans and dehumidifiers if possible.
- Document your loss. Take photos inside and out; include marks left by water level.
- Make a list of damaged property including quantity, brand name, cost, model, and serial number. Attach documentation (receipts, photos, etc.) if available.
- List areas of structural damage you want to show the adjuster.
- Secure financial records, account books, receipts, and other documentation in a safe place.
- Contact your utility company and alert them to your damage.
- Contact your mortgage company and ask about their process for endorsing a claims check.

Things to Avoid after the Hurricane

- Don't start repairs without a building permit.
- Hire reputable contractors. Get three references and an estimate before starting repairs.
- Don't send originals of estimates or photos to support your claim. Send photocopies and keep originals in a secure place.
- Don't assume remediation/water removal services are covered under your insurance policy. Verify with the adjuster.