

# PERSONAL PREPAREDNESS & PLANNING: HURRICANE & FLOOD

## BEFORE A STORM HITS

### Prepare Your Documentation

- To make the claims process smoother in the event your property or vehicles sustains damage, take pictures or a video of your property (inside and out), valuables and/or contents.
- Maintain a current and complete inventory of valuables. Have current insurance valuations for each object. Conduct an inspection with a professional conservator. Identify and engage service providers. Proactively eliminate unnecessary hazards around your collection.
- Secure important tax, financial and inventory documents that may be needed to substantiate losses or are critical to you or your business.
- Get your documents together and keep them in a protected, dry place, such as a safe-deposit box or home safe. If you do not have access to these options, place them in a Ziploc and store them in dishwasher, washer or an upper cabinet away from where water can collect. You can also scan these items to keep an electronic copy on a flash drive.
  - Personal items include birth certificates, marriage licenses, immunization records, pet vaccinations, photos that would be difficult to replace.
  - Financial documents include stock and bond certificates, account numbers with contact information, first two pages of your latest income taxes, back-up disc of financial management software.
  - Insurance documents include copies of all policies, including homes, vehicles, boats, health, life, along with appraisals, home inventory (photos or video of your home's contents) and pertinent contact numbers.
  - Legal papers include deeds, titles for vehicles and boats, living wills, passports, military records, powers of attorney, child custody or divorce records.
  - If blueprints of building are available, ensure their safety.

### Prepare Your Home

- Clean out roof drains, floor drains and catch basins and check drainage pumps.
- Caulk around exterior doors and windows as caulking can become mildewed or cracked from summer rains and the hot Florida sun - this often leads to claims from water intrusion.
- Replace standard windows with impact resistant window systems.
- Consider installing a gas-powered generator to power your home in the event of a power outage. Test and refuel it regularly to ensure it is operational at the time you need it.
- Secure fireplace dampers and flues. Fireplaces are often overlooked as an area of concern for water intrusion and often people place imported rugs or antique furniture in front of the fireplace. Blankets and towels can be placed in this area to reduce any damage. Stretch wrap is also an easy way to cover the opening and ensure debris does not stain furniture or rugs.
- Anchor and fill above-ground tanks with water or product to keep them in place during the storm.
- Secure/remove all loose items located on roof tops (i.e., satellite dishes, AC units, etc.)
- Prepare your home for responders. If your property is gated, you need to have a way for police and fire departments to access your home in an emergency, such as a Knox box. Ensure your property is clearly marked with street numbers so emergency services and responders can easily identify your location. Have a means to communicate with all responders at all times. If cell service is down, email may be a more reliable form of communication.

## Stock Up

- Ensure disaster kit is ready to go. See list of recommended items [here](#).
- Have supplies on hand for any employees (home health care worker, nanny, etc.) who you will need to work after the storm.
- Stock up on heavy-duty garbage bags for yard cleanup, paper towels, toilet paper, paper plates, cups, utensils, rubber gloves, mosquito repellent, bleach, manual can opener and hand sanitizer.
- Develop a relationship with contractor, handyman service as you will be higher priority than those who do not have a pre-established relationship.
- Fill up all vehicles and check tires and oil. Have a survival kit for your car that includes first aid, tire inflator, basic toolkit, jumper cables, road flares, flashlight, DC to AC power inverter, cell phone chargers, map with shelter locations, working jack and spare tire, can opener, cash, nonperishable food and bottled water.
- If you do not have storm shutters, ensure you have the necessary tools to board up windows and brace doors. Sliding glass doors, large picture windows, skylights, French doors, inward opening double doors, and garage doors are particularly vulnerable. Tools including a circular or hand saw, a drill with appropriate bits, a hammer or nail gun, hand or power-driven screwdriver and a wrench may be needed. Nails will be sufficient on wood-framed windows and doors but screws or bolts and washers are necessary for metal-framed windows and doors.
- Have an ample supply of brooms, squeegees, mops and absorbents to remove water. A small emergency generator could be useful. The power may go out before a hurricane comes ashore and may be out for an extended period. An emergency generator will allow you to maintain lighting, recharge battery-powered equipment, and power pumps and tools which may be needed for expedient repairs after the hurricane passes. Have full gas containers on hand for use with your emergency generator.

## WHEN A HURRICANE IS COMING

- Close storm shutters and stay away from windows.
- Turn on your TV/radio, or check your city/county website every 30 minutes to get the latest weather updates and emergency instructions.
- Move furniture, valuables to higher ground to interior rooms without windows.
- Follow evacuation orders from local officials, if given.
- Check-in with family and friends by texting or using social media.
- Don't go into attic if home is taking on water, because you could get trapped if there is no exit. If you find yourself headed to attic during a storm, take an axe in attic in the event you need to quickly exit the structure.
- Sandbag building doors. Most Florida Counties have locations that provide free sandbags and sand as a service. Please be aware that most of these sites are self-serve meaning you have to fill the bags! Please refer to your county websites for specific site information.
- Fill bathtub with water as this might be your source of household water for use (washing items and for flushing toilets).
- Finish all laundry, dishes, and vacuuming – any tasks that require electricity.
- Set your refrigerator to the coldest setting to anticipate losing electricity. Stock up on ice in freezer or consider filling Ziploc bags with water and freeze if space is limited. It will help keep food cold and you can use as drinking water if needed.
- Freeze a cup of water, then place a quarter on top of it. If you are forced to evacuate this will tell you whether your food has spoiled. Quarter on top, your food is safe. Quarter on bottom, it all needs to be trashed (water thawed as did your food).
- Do not cut trees or shrubs during hurricane warning time as these items may not be picked up by waste management and will become projectiles. If you must clear out trees and shrubbery, be prepared to store it in your garage!
- Get shutters up 3 days before landfall or sooner if the weather is supposed to deteriorate.
- Make sure gutters are free of debris.
- Fill all gas tanks.

- Park your vehicle, on high ground if possible, in a garage or parallel to a building. Remove insurance information from the car for safe keeping, and take pictures of your vehicle before the storm. If you do not have a garage, park your vehicle tight against the house to provide some deflection of the wind away from car and to protect at least one side of car from flying debris. Do not park under trees, power lines or low lying area. Put the emergency brake.
- Move grills, patio furniture, planters, awnings, decorative items inside the garage or house.
- Tie down hanging lanterns or fans so that they do not sway and hit into the structure. Tie down anything else that you cannot move inside the garage or house.
- Bring garbage bins inside the garage and ensure your mailbox is secured tightly.
- Disconnect and remove your satellite dish.
- Secure the lock handle on the garage door once everything is stored away properly.
- Lower water level in pool to allow for anticipated rainfall. Double the chlorine in your pool to avoid algae growth and mosquito infestation.
- Consider alternative means of communications if you lose electricity and cell towers. Download apps, such as Zello or GoTenna, which functions as a walkie talkie and texting.
- Charge cell phones, power drills, screwdrivers, iPads, laptops – use surge suppression outlet strip to avoid surge damage.
- The day of the storm, set air conditioning down to get the house cold for when power goes out.
- To avoid electrical surges, unplug electronics and unnecessary lighting to avoid damaging surges when power comes back.
- Prepare an interior room on the first floor without windows to be a possible ‘safe room’.
- Do a walk-through video of your home, open all closets, cabinets, etc. if you are forced to file a claim, this will help you quantify your belongings.
- If you do not plan to take them with you, put heirlooms and photos in plastic bins in a high place, second floor or safe room
- Secure all firearms and ammunition properly.
- Place towels on windowsills. Even with best windows and shutters, water may seep from wind pressure.
- Outdoor sculptures should be brought inside or secured outside. Sculptures left outdoors can be wrapped in burlap or blankets tied with rope to protect them from flying objects or sand.

## IF YOU HAVE A LOSS OR DAMAGE

- **File the Claim with your insurer as soon as possible:** Claims are handled in the order they are received so getting the claim reported to the insurer is key. Once reported, we can help guide you through the process. We have licensed claims professionals on staff.
- **Don't Know Your Insurer?** Contact us at 813.984.3200 (after hours select option 9) or call your Relationship Manager.
- **Don't Know Your Insurer's Claim Reporting Contact Information?** [Click here](#). If your insurer does not appear on the list, contact us at 813.984.3200 or call your Relationship Manager.

### How to speed up the claim process:

- Send photos of damage, including photos before damage if possible, to adjuster. Include photos of:
  - The outside of the premises showing the flooding and the damage to the building
  - The water lines of the exterior and interior of the building using a tape measure showing the height of the water in and around your building.
- Create a list of damaged property, including description, cost and receipt if possible.
- Keep a journal of your emails, calls with insurance companies and adjusters so you can proactively manage the process.
- Ask your insurer or BKS for preferred vendors before signing with an unknown Contractor.
- Have your policy information when you call insurer, including insurer, policy number, mortgage.
- Keep damaged property for the adjuster to review – some policies, such as flood insurance, require that the insured retain damaged property for an inspection. While you may wish to remove the soggy carpeting so mold doesn't develop, **DO NOT DISCARD** any items until the adjuster can to view, document, and verify the flood damage to each item. Make a list of damaged or lost items and include their date of purchase, value, and receipts, if possible.

## AFTER A HURRICANE

- Listen to local officials for updates and instructions.
- Check-in with family and friends by texting or using social media.
- Return home only when authorities indicate it is safe.
- Watch out for debris and downed power lines.
- Avoid walking or driving through flood waters. Just 6 inches of moving water can knock you down, and one foot of fast-moving water can sweep your vehicle away.
- Avoid flood water as it may be electrically charged from underground or downed power lines and may hide dangerous debris or places where the ground is washed away.
- Photograph or video the damage to your property to assist in filing an insurance claim.
- Do what you can to prevent further damage to your property, (e.g., putting a tarp on a damaged roof), if you can do so safely as insurance may not cover additional damage that occurs after the storm.
- Beware of hoaxes and messages scamming on social media.
- Water is often contaminated with sewage and chemicals and can hide objects, such as metal and glass or dangerous animals, such as snakes or alligators.
- Inspect for any visible structural damage, such as warping, loosened or cracked foundation elements, cracks, and holes before entering the home.
- Wear proper protective personal equipment: rubber boots, gloves, and eye protection.
- Ensure the gas, water and electric are turned off, especially if there is water in the house and you are walking in the area.
- Turn off the main and all individual fuse connections in the fuse box in case power is reactivated.
- Begin remediation and dry area as soon as possible. Ask insurer for preferred vendors. Refer to FEMA's official structural drying guidelines or you may be stuck with a large out of pocket bill from a restoration firm.
- If the storm damages your property, contact your insurance company first. Some insurance companies require an adjuster's approval before work can be done.
- Run the air conditioner to dehumidify your home.
- Remove any wet items and store them in the garage, if possible.
- Don't pay for work up front. Inspect the work and make sure you're satisfied before you pay. A small down payment may be required, but don't pay anything without a written contract. Avoid paying with cash; use a check or a credit card.
- Beware of any contractor who tries to rush you or comes to your home to solicit work. If an offer is only good now or never, find someone else to do the work. Seek recommendations from friends, neighbors, co-workers and others who have had work done on their homes.
- Get three written estimates, if possible, and compare bids. Check credentials and contact the Attorney General's Office and the Better Business Bureau to learn about any complaints against the contractor. Ask to get the contractor's certificate of insurance directly from their insurance company, not from the contractor. Before work begins, get a written contract detailing all work to be performed, costs and a projected completion date.
- For car repairs, shop around and compare written estimates. On major jobs, get a second opinion.
- Avoid scammers, Impersonation scams can happen in many ways, including by telephone, emails, text and in person.
  - Beware of anyone who knocks on your door offering to fix storm damage, especially if they want money up front.
  - If someone contacts you and asks for your personal information, be suspicious, no matter who they claim to be or why they say they need the information.
  - Beware of those claiming to be FEMA endorsed: FEMA does not certify or approve contractors.
  - If someone comes to your door claiming to be from the government, the power company, or your insurance company, ask to see their official photo ID. Do not be fooled by hats, clothing or vehicles with logos.
- Do not attempt to move or cut down any trees post storm as many electrical lines and pipes are buried.
- Do not keep your generator or grill inside your house or garage or underneath an open window.
- Check on your neighbors and reach out to people pre- and post-storm. Communities where neighbors have helped one another recover more quickly.
- Boil any water from tap before drinking until official word is given that water is safe to consume.

- If works of art are wet, gently blot off excess moisture with towels or blotting paper. Carefully remove wet backings, mats and frames.

## DISASTER SUPPLY KIT

### At a minimum, have the basic supplies listed below:

- Water: one gallon per person, per day (3-day supply for evacuation, 2-week supply for home)
- Food: non-perishable, easy-to-prepare items (3-day supply for evacuation, 2-week supply for home).
- Flashlights, head lamps, lanterns or Cyalume Lights
- Battery-powered or hand-crank radio (NOAA Weather Radio, if possible)
- Extra batteries in various sizes
- First aid kit, including Medications (7-day supply) and medical items
- Multi-purpose tool, such a pocket knife or Leatherman
- 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 with chargers, consider a solar charger
- Family and emergency contact information
- Extra cash: at least \$300-\$500 in various increments, as ATMS may not be available
- Emergency blanket
- Map(s) of the area
- Manual can opener
- Lighters and waterproof matches
- Fire extinguisher
- NOAA hand crank radio

### Consider the needs of all family members and add supplies to your kit, including:

- Medical supplies (hearing aids with extra batteries, glasses, contact lenses, syringes, etc.)
- Baby supplies (bottles, formula, baby food, diapers)
- Games and activities for children
- Two-way radios
- Extra set of car keys and house keys

### Additional supplies to keep at home or in your survival kit based on the types of disasters common to your area:

Whistle	N95 or surgical masks
550 cord	Rain gear, including boots
Towels	Work gloves
Tools/supplies for securing home	Extra clothing, hat and sturdy shoes
Plastic sheeting	Duct tape
Scissors	Household liquid bleach
Entertainment items	Blankets or sleeping bags
Zip ties	Two coolers (one in which to keep food, the other for ice)
Charcoal or propane grill	Water purification tablets

### Pets

- Buy enough food for two weeks
- Collar, leash, kennel and stock up on waste bags, kitty litter, grooming supplies
- Towels to dry off pets if they go outside & newspapers / pads if your pet must stay inside
- Vet records in the event you need to shelter them at a storm-safe facility

## ADDITIONAL RESOURCES

- FEMA Ready: <https://www.ready.gov/hurricanes>
- Tracking hurricanes and storms: <https://www.wunderground.com/hurricane> or <http://www.nhc.noaa.gov/>
- What do to after a hurricane: <http://www.redcross.org/get-help/prepare-for-emergencies/types-of-emergencies/hurricane#Recover> or <https://www.pureinsurance.com/hurricanes/hurricane-post-storm-tips>
- Boat owner tips: <http://www.acegroup.com/us-en/assets/ace-rm-hurricane-preparation-tips.pdf> and [https://abiz.aceprivateriskservices.com/secure/book/news/files/ACE%20Rec%20Marine%20Hurricane%20Preparedness%20Tips\\_062910.pdf](https://abiz.aceprivateriskservices.com/secure/book/news/files/ACE%20Rec%20Marine%20Hurricane%20Preparedness%20Tips_062910.pdf)
- Reputable vendors: check with your insurer on their preferred vendors to repair the damage. For additional resources: Chubb's National Water Remediation Vendors: DKI - 888.735.0800 or Paul Davis - 888.473.7669, your call will be routed to a local office
- Florida traffic: [www.fl511.com](http://www.fl511.com)
- Hurricane safety checklists: <http://hurricanesafety.org/prepare/hurricane-safety-checklists/>

Should you have any questions please do not hesitate to call your Relationship Manager or Advisor directly or call our toll-free number at **866.279.0698 (select option 9 after hours)** for claim information.

As always, we thank you for your trust and hope that you and your family stay safe during this storm season.