



BALDWIN · KRYSTYN · SHERMAN
— P A R T N E R S —
INSIGHT BEYOND INSURANCE

PROTECT YOUR HOME & FAMILY THIS STORM SEASON

2018 PREPAREDNESS GUIDE

PREPARING YOUR HOME

Caulking Around Openings

Caulking around exterior doors and windows can become mildewed or cracked from summer rains and the hot Florida sun. This often leads to claims from water intrusion, not just in a hurricane, but any large rain event. The lack of a watertight seal around windows and doors is a common point of water intrusion from wind driven rain. Annual maintenance checks should be completed to ensure all caulking, seals and thresholds are adequate. Many roofing and window installation companies offer yearly maintenance contracts.

Emergency Back-up Generator

Power outages can leave your home without power for several days or even weeks. When this occurs, items within the home are exposed to higher than normal humidity levels as a result of no air conditioning. Items such as fine furnishings, wall coverings, wood, paintings, wine, food and clothing can sustain irreversible damage during this period. A back-up power source such as a generator that is capable of providing power to parts or the entire home can eliminate this problem and keep your home operating properly. It is important to have a service contract for your generator and to test it regularly.

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. If even a small amount of water enters the chimney, these items can be damaged. Soot and other debris are also commonly found in the area after a storm. Ensure all fireplace dampers and flues are closed. 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.

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, e-mail may be a more reliable form of communication.



Before a Storm Hits

- Prune weak branches and trees around your home. Use hearty native plants in your landscaping design. Use mulch instead of pebbles around plantings (pebbles can cause damage in high winds).
- Ensure drains on terraces and balconies are not clogged and allow water to flow freely.
- Replace standard windows with impact resistant window systems.



When a Hurricane is Coming

- Move personal possessions to the center of your home, away from windows and doors.
- Remove all patio furniture from your yard or terrace, and store it in your garage or house.
- Fill the fuel supply for your back-up electrical generator.
- Place important documents, such as insurance policies, bank information, credit card information and important contact numbers, in a plastic container.



After a Hurricane

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

Vehicles

Have any basic maintenance done before a storm threatens. Keep your gas tank full. Have a survival kit for your car that includes first aid, tire inflater, 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.

Yard

Replace gravel/rock landscaping materials with a softer material, such as shredded bark or mulch. Trim trees and shrubbery away from structures and remove any weakened sections of trees that might easily break off and fall onto structures. Before a storm, remove yard objects, including lawn furniture, planters, bird feeders, and decorative objects to prevent them from becoming flying missiles.

Furniture and Household Furnishings

These should be moved away from exterior doors and windows. If possible, elevate items, including drapes, and cover them with plastic. Place towels at the base of doors to absorb any water that may enter.

Valuables

The most effective emergency plans are customized for the collection and each object in it. To begin, complete the following steps:

Maintain a current and complete inventory. In the event of significant loss, a detailed inventory may help to facilitate the claims process. The format can range from a simple list or spreadsheet to a comprehensive collections management database, but be sure to include the following:

- A description of each object including author, title, materials, dimensions, date, physical characteristics and any integral parts, such as the framing, base, stand and original packaging.
- A detailed location description of every object.
- Images to help identify objects.

Have current insurance valuations for each object. Current valuations help ensure your collection is adequately insured. They may also assist during the claims process in the unfortunate event of damage or loss. Appraisals should be updated every three to five years. The appraiser can also determine optimal storage environments if objects need to be moved and/or stored as part of your emergency plan. Consult your preferred appraiser to find out what is recommended for the works in your collection.

Identify and engage service providers. In addition to conservators, fine art service providers typically include consultants, art handlers, transit companies, storage facilities and security companies. These experts can be critical resources in creating and implementing an effective emergency plan.

Pro-actively eliminate unnecessary hazards around your collection. If there are oil-based paint, solvents or flammables on your property, store them in a fire-proof cabinet or container because these items can spontaneously combust.

Protect Personal Documents

Personal documents are some of your most valuable and difficult items to replace. Protect the following documents in a bank safe deposit box, other off-site storage or in waterproof containers. You may also scan these items to keep an electronic copy on a flash drive for easy access.

Personal items: birth certificates, marriage licenses, immunization records, pet vaccinations, photos that would be difficult to replace.

Financial documents: stock and bond certificates, account numbers with contact information, first two pages of your latest income taxes, backup disc of financial management software.

Insurance: 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: deeds, titles for vehicles and boats, living wills, passports, military records, powers of attorney, child custody or divorce records.

In the Event of an Evacuation

- Become familiar with your community's disaster preparedness plan.
- Know your evacuation route and have a predetermined destination in mind.
- Select a point of contact and common meeting place if separated during the evacuation process.
- All vehicles should be well fueled. Gas will be scarce.
- Make sure you bring essential items (including cell phone, flash light and National Oceanic & Atmospheric Administration (NOAA) radio)

If You are Unable to Evacuate

- Identify a "shelter" room in your home. This enclosed area should be on the first floor, in a central part of the home with no windows.
- Remain in contact with neighbors who are staying in their home during the storm.
- Park your vehicle, on high ground if possible, parallel to the building. Remove insurance information from the car for safe keeping, and take pictures of your vehicle before the storm.
- Make arrangements to use alternative means of communication.
- 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.
- If flooding threatens the home, turn off electricity at the main breaker. Unplug or turn off major appliances.

UNDERSTANDING YOUR COVERAGE

- Review your policies with your insurance broker to ensure you understand the amount you will receive in the event of a covered loss and if it will be adequate to rebuild your home. Also, know the deductibles, special provisions such as building code upgrades, replacement cost extension, replacement cost coverage, additional living expenses and additional policy information (i.e. flood policies, collections, etc.).
- Know your responsibilities, such as making arrangements to have your home secured. If away, verify emergency generators and sump pumps are functioning.
- Include your insurance company's toll-free claims number and insurance broker's name in your emergency kit.

WANT MORE INFORMATION?

Email us at info@bks-partners.com for more tips and information on how to keep your family and business safe this storm season.



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