

Hurricane Season

Are you prepared?

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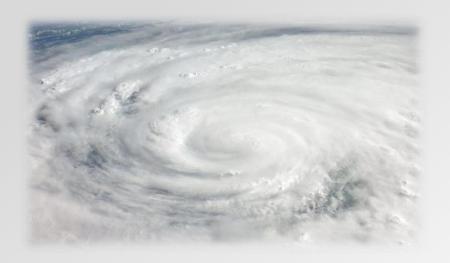
- Atlantic Coast: Begins June 1st and ends November 30th
- Eastern Pacific: Begins May 15th and ends November 30th
- Gulf Coast: Begins June 1st and ends November 30th



"It pays to plan ahead. It wasn't raining when Noah built the ark."

Preparing before a hurricane strikes can make all the difference. Here are some important tips to incorporate into your planning

- Set up a disaster supply kit.
- Check your insurance coverage now. Ensure that you have the coverages you need. Once a hurricane is on the way, it is often difficult to make adjustments to your insurance program.
- Develop a plan for communication and a meeting place for family members if you are separated before or during the storm. Plan also for family pets as many shelters will not accept pets.



Supply Kit

Putting together a disaster supply kit before a storm assures that you and your family will have everything that you need. Some items you may want to include:

- Food and water for at least 3 days one gallon per person per day.
- Blankets, pillows and clothing (including rain gear).
- First aid supplies, medications, toiletries and baby supplies.
- Flashlight, extra batteries and a battery powered radio. (Do not use candles as they pose a fire hazard in a storm).
- Cell phones, chargers and extra cash.
- Keys to both house and car along with any important personal documents.



Review Your Coverage

It is important to review your coverage before a storm to assure that you have the coverage you think you have. Below are some commonly misunderstood coverages that vary greatly from policy to policy:

- Hurricane/Wind deductibles or exclusions.
- Flood/Water damage.
- Mold coverage.
- Theft.



After the Storm

After the storm has passed...

- Drive or walk along streets carefully and only do so if necessary.
- Never drive or walk through moving water.
- Beware of loose or dangling wires and power lines. Also do not attempt to power up any utilities until you know it is safe to do so.
- Be careful of drinking the water until it has been deemed safe and only eat foods that you know are safe.
- Contact your insurance company and file a claim for any damage to your home.



Important Contacts

| Evacuation Shelter: | |
|------------------------|--|
| | |
| Local Fire Department: | |
| | |
| American Red Cross: | |
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| Insurance Company: | |