



Ahead Of The Storm

Hurricane Prep Guide

Getting your home and your family ready for hurricane season is not as easy as just boarding up the windows and taking off. Use this printable guide to help protect you and your family if your home is threatened by a hurricane.

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Stock Emergency Supplies

A Basic Emergency Kit Could Include The Following Items: <1>

Water And Food:

- ★ 1 gallon of water per person per day for at least three days
- ★ At least three-day supply of non-perishable foods
- ★ Pet food
- ★ Manual can opener

Medical, Hygiene And Cleaning Supplies:

- ★ Standard first-aid kit
- ★ Necessary medications, including glasses and contact lenses
- ★ Moist towelettes, toothpaste, personal hygiene products

Tools:

- ★ Flashlight and extra batteries
- ★ Wrench or pliers for turning off utilities if needed
- ★ Dust mask to help filter contaminated air
- ★ Plastic sheeting and duct tape
- ★ Plastic trash bags

Personal Items:

- ★ Sleeping bag for each person
- ★ At least one complete change of clothing for each person

Stock Emergency Supplies <continued>

A Basic Emergency Kit Could Include The Following Items: <1>

Activities:

- ★ Paper, pencils and pens
- ★ Books, games and playing cards

Radio:

- ★ NOAA weather radio with tone alert <and extra batteries>

Other Items:

- ★ Whistle so you can signal for help if stranded
- ★ Maps of the local area
- ★ Inverter or solar charger to keep mobile phone charged
- ★ Cash or travellers checks

Prepare And Protect Your Property

Protecting Your Home From A Hurricane Should Start Long Before A Tropical Weather Watch Is Issued. Here Are Some Steps You Can Take:

- ★ Consider building a safe room in your home that can withstand high winds and flying debris. <5>
- ★ Ensure you have hurricane shutters, or 3/4-inch-thick outdoor plywood boards for each window of your home. <2>

- ★ Pre-drill holes in the plywood <experts recommend the holes be 18 inches apart> and keep the plywood, screws, ladder, and screwdriver handy. <3>
- ★ Remove any weak or dead limbs from trees and shrubs to prevent these items from becoming projectiles in high winds. <4>

Do A Home Inventory

Keeping track of your belongings by maintaining a home inventory list can help make it easier to assess your insurance coverage and needs. A home inventory can also help facilitate the claim process if your property is damaged by a covered loss as a result of a hurricane. Your home inventory should note each item and its value.

Home Inventory Tips:

- ★ Do not forget the contents of closets, drawers, and cabinets.
- ★ Store your home inventory lists, photographs, and video in a waterproof place off the premises. <9>
- ★ Keep all receipts, especially for big items such as jewelry and furs. Valuable items may need separate insurance coverage.
- ★ Update your home inventory after making any significant purchases.

Methods:

- ★ Video
 - ✦ *This is the easiest method because you can narrate the details of each item you own while videoing from room to room. Show copies of receipts next to each item, and the timestamp the video was taken. <9>*
- ★ Inventory Checklist
- ★ Notepad and Camera
 - ✦ *Not as easy, but just as effective as video. Simply write down the details of each item on a notepad as you take pictures.*
- ★ Inventory Apps
 - ✦ *Consider a mobile phone app to streamline the inventory process*

Review Your Insurance Policies

Is Everything Up To Date?

If you have done anything recently that increases the value of your home or its contents — an addition, major renovation or major purchase — consult your insurance agent to help you determine if your current insurance limits are sufficient to cover the value of the work you have done and the items you own.

Coverage For Additional Living Expenses?

If your home suffers covered damage as a result of a hurricane, and your home is uninhabitable because of those damages, you may need to live somewhere else while repairs take place. Check your policy to see if it includes coverage for additional living expenses, which can include payment for reasonable expenses above your normal living expenses, like hotel costs.^{<6>}

What About Flood Damage?

Even if you do not live in a flood zone, you should consider purchasing flood coverage, as flood damage is not typically covered by standard homeowners insurance. Moderate-to-low-risk areas receive about one-third of disaster assistance related to flooding, so high-risk areas are not the only places where flood insurance is wise.^{<7>}

The National Flood Insurance Program <NFIP> is the primary source for flood insurance in the United States. Visit www.floodsmart.gov or contact your homeowners insurance agent for more information.

Do You Have Comprehensive Coverage On Your Car Insurance Policy?

If your car is damaged by something other than collision, like a falling tree, collision coverage will not protect you. You will need comprehensive coverage on your auto policy in case your car is damaged by water, wind, or flying debris from a tropical storm or hurricane.^{<8>}

Plan Your Evacuation

Be Prepared To Evacuate; Consider The Following Steps Before The Storm Hits:

My Alternative Route<s>:

Become familiar with alternate routes; consider routes in different directions in case travel becomes treacherous or traffic becomes too congested. <10>

Keep a road map in your vehicle in case you need to devise an alternative route on unfamiliar roads. <12>

My Emergency Evacuation Contacts<s>:

If you do not have a car, make a plan for how you will leave if you need to evacuate; make plans with your family, friends or your local government or aid agencies. <10>

My Pet's Emergency contact Information:

Plan for what you will do with your pets, whether you will be able to take them with you, leave them with family or friends or take them to a kennel. <11>

My Important Documents:

Prepare a bag or file with important papers, such as your homeowners insurance policy, and keep the file with you if weather forecasts include the potential for a hurricane. <13>

48 Hours Before The Storm

If you find yourself within hours or days of a hurricane striking your area, and you have not done anything to get ready, do not panic. There are several things you can do in the last few hours to be better prepared.

Track the storm path and projected risk areas at <http://www.nhc.noaa.gov/>. Monitor weather conditions with a battery-powered NOAA weather radio. This will help ensure you receive the most up-to-date information, including forecasts and additional watches or warnings. <14>

Turn your refrigerator to its coldest setting and keep it closed, so the food will not go bad quickly if you lose electrical power. <14>

Fill up your bathtub, sinks, and other large containers with fresh water. This will serve as an important reserve should you be without running water after a storm. <14>

Bring all lawn furniture, outdoor decorations, trash cans, hanging plants <and anything else that could be picked up by the wind> inside. Anchor objects that cannot be brought inside. <14>

Make sure all your family vehicles have at least a half-tank of gas, as filling stations may be closed or unable to pump gas during power outages. <10>



Thank You



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