

Personal Preparations for a Hurricane

Before the Storm Knowledge

YOUR HOME

- Know the hurricane risks for your area.
- If your home is subject to storm surge flooding, begin preparations now.
- Inspect your property for potential problems that may arise during a hurricane.
- Consider installing permanent protection for your windows. Learn how to install any manual window protection that you may have so that you can do so quickly if a hurricane threatens the area.

YOUR BOAT

- If you own a boat, plan ahead where you will put it in case of a weather emergency.

YOUR PROPERTY/INSURANCE

- Investigate flood insurance. Your local Emergency Management office or insurance agent can inform you about the National Flood Insurance Program.
- Inventory your property by making a list, taking photographs, or making a video. Store them in a secure, dry place like your safety deposit box.

YOUR FAMILY

- Devise an emergency communications plan with your family so that you will know what to do in the event you are separated.
- Also, ask an out-of-state friend or relative to be the family contact. If family members need to call this person, it will be easier since local lines may be disrupted.
- Make sure that family members know how to respond during a hurricane emergency. Teach them how and when to turn off gas, electricity, and water.

EVACUATION/SHELTERS

- Plan your evacuation route to an area well inland. This plan should include information about the safest routes and nearby emergency shelters.
- Check how long it will take you to reach your safe area during peak evacuation traffic.
- Make advance arrangements for pets. EMERGENCY SHELTERS **CANNOT TAKE PETS!**

SUPPLIES

- Consider purchasing UV resistant tarps and other tools needed to make temporary repairs.
- Gather your disaster supplies. Prepare for the worst, get enough applicable supplies for at least 3 days. See the Home supplies Checklist that follows for a list of disaster supplies to include in your home or evacuation kit.

Home Supplies Checklist:

- Water - at least 1 gallon daily per person for 3 to 7 days
- Food - at least enough for 3 to 7 days
- non-perishable packaged or canned food / juices
- foods for infants or the elderly
- snack foods
- non-electric can opener
- cooking tools / fuel
- paper plates / plastic utensils
- Blankets / Pillows, etc.
- Clothing - seasonal / rain gear/ sturdy shoes
- First Aid Kit / Medicines / Prescription Drugs
- Special Items - for babies and the elderly
- Toiletries / Hygiene items / Moisture wipes
- Flashlight / Batteries Radio - Battery operated and **NOAA weather radio(Staying informed is KEY)**
- Cash - Banks and ATMs may not be open or available for extended periods.
- Keys, Toys, Books and Games
- Important documents - in a waterproof container
- insurance, medical records, bank account numbers, Social Security card, etc.
- Tools - keep a set with you during the storm
- Vehicle fuel tanks filled
- Pet care items
- proper identification / immunization records / medications
- ample supply of food and water
- a carrier or cage for pets
- muzzle and leash for pets

Information:

Before A Storm

- Review your family plan or create one.
- Review your insurance coverage
- Clear loose and/or clogged rain gutters and downspouts.
- Keep trees and shrubbery trimmed of deadwood.
- Learn safe routes inland.
- Learn locations of official shelters.
- Store plywood cut to windows, check existing shutters or purchase hurricane shutters. Find out about retrofitting your home.
- Inventory Must-Have Supplies.
- Check manufactured home tie downs.

When a Hurricane Watch is Issued

- Check often for official bulletins on the internet, TV and radio.
- Activate your family plan. Protective measures should be initiated, especially those actions that require extra time (i.e. securing a boat, leaving a barrier island, etc.)
- Fill gas tank in car. Moor small craft or move to safe shelter.
- Secure lawn furniture and other loose material outdoors (or bring inside.)
- Board or shutter windows to prevent shattering.
- Wedge sliding glass doors to prevent their lifting from their tracks.

When a Hurricane Warning is Issued

- Stay tuned to official bulletins on the internet, TV and radio.
- Use your family plan. Determine the safest place to be.

If not evacuating:

- Know the safest room in the house and have clear access in the event of a tornado
- Move valuables to upper floors. Bring in pets.
- Fill containers and/or bathtub with drinking water.
- Turn up refrigerator to maximum cold and don't open unless necessary.
- Use phone only for emergencies.
- Stay indoors on the downwind side of house away from windows.

If evacuating:

- Check with your city or parish Office of Emergency Management or visit their internet site to see if you need to evacuate. If you do, decide if your family can stay with friends or relatives outside evacuation zones who live in a hurricane-safe house.
- Leave early, in daylight if possible to avoid traffic and darkness.
- Shut off water at the main and electricity at the breaker panel
- Lock up house.
- Drive carefully to nearest designated shelter using recommended evacuation routes.

Shelter evacuation, be sure to bring:

- Pillows and blankets.
- Food, water and prescription medicines.
- Small toys, games and books for young children.

Note: pets, alcohol and firearms are not allowed.

In the Unfortunate Event of Home Damage or Destruction:

10 Tips...

- Make sure your home is structurally safe. Be extremely careful inside your home. Debris may be hazardous and the potential for collapse may exist. If you're told by authorities to stay out, stay out.
- Make temporary repairs to prevent further damage, keeping receipts for materials. Call your Allstate agent and get advice about what to do next.
- If your home is unlivable, find out what living expenses your insurance policy may provide. Be patient and assist claims adjusters assigned to your case. Small losses may be settled quickly; extensive claims will take longer.
- Notify creditors if bills have been lost or you're unable to pay.
- Ask your utility company to stop billing if your home is unlivable or has been destroyed.
- Report your claim to your insurance carrier promptly. Be aware, if a widespread disaster has occurred, the company may set up special procedures.
- Prepare to file an insurance claim by gathering all relevant policy numbers.
- Inventory your home for damaged or lost items before your adjustor arrives. This will speed up your claim process.
- Work with a qualified tax expert to find out about tax breaks you may be eligible for because of your losses.

In closing, do not wait to prepare!