

Hurricane and Windstorm Preparedness Guide

Preparing your property ahead of hurricane season is one of the most effective ways to reduce potential damage and protect your home and/or belongings. This guide covers key steps to take before, during, and after a storm to help safeguard your property, support a smoother claims process, and keep everyone safe.

In the months leading up to hurricane season:



- Have the trees around your home trimmed by an arborist or landscaping professional. Remove branches that overhang the house and remove dead, dying, or diseased trees to the extent feasible.
- Protect windows with permanent storm shutters. Alternately, fit plywood panels to your windows, which can be nailed to window frames when a storm approaches.
- Sliding glass doors should be made of tempered glass and, during a storm, covered with shutters or plywood. These types of doors are more vulnerable to wind damage than most other doors.
- Inspect and repair weak exterior door or window latches or hardware.
- Seal outside wall openings such as vents, outdoor electrical outlets, windows, doors, electrical boxes, vents, and pipes and locations where cables or pipes go through the wall. Use a tube of silicone caulk to seal cracks and gaps to keep water out of your home.
- Have drains, gutters and downspouts cleaned and, if necessary, repaired.
- If you have a generator, make sure that it is serviced and operable.
- To the extent possible and if can be done safely before a storm, inspect the roof to determine whether immediate repairs need to be made to the roof (loose shingles), skylights, chimneys and flashing. Clean off any debris on the roofs.



In the days preceding an impending storm:

- Secure or bring inside outdoor items, such as lawn furniture and trash cans, that could be picked up by high winds and cause injury or damage.
- Anchor objects that would be unsafe to bring inside, such as gas grills and propane tanks.
- Have plastic sheeting available to cover broken or shattered windows to prevent windstorm or rain damage to your home.
- Similar to other outdoor items, if you have a boat on a trailer, anchor the trailer to the ground or house.

Hurricane and Windstorm Post-Storm Recovery Checklist



- **Safety First.** If you evacuated your home before the storm, always be careful when re-entering your property after the storm. If there appears to be some serious structural damage, contact local officials before entering your home. Also, report any downed power lines or gas leaks and, try to keep the electricity turned off if your home has been flooded.
- **Damage Assessment.** Assess the damage in and around your home and call your insurance carrier or EPIC as soon as reasonably practicable to start the claim process if your home or property sustained any damage.
- **Protect your Property from Further Damage.** Even minor damage to roof shingles or broken windows can lead to water entering your home. Check your ceiling and attic for evidence of water or standing water.
- **Temporary Repairs.** Insurers usually want you to make temporary repairs, such as putting up a tarp to cover an exposed roof or plastic sheeting over broken windows, to prevent any further damage to your property. Take pictures before you make any temporary fixes, and document any supplies or services you had to purchase for these temporary repairs.
- **Separate Property.** With respect to your personal property, and to the extent possible, separate the damaged and undamaged items. Unless there is a safety or health concern with damaged property, do not destroy the damaged items until your insurance company has had a chance to inspect them.
- **Document/Photograph Damaged Property.** Take multiple photographs of damaged rooms, furnishings, personal property (including automobiles), etc., especially for those damaged items you cannot retain until your insurance company has a chance to inspect them. Be sure to enable geotagging (turn on location services) when taking photographs or video, which may help ease your claims process because it verifies the location of your items.
- **Inventory.** Prepare an inventory of the damaged contents in your home, and record serial and model numbers of appliances and household equipment.
- **Temporary Living Expenses.** Save receipts for things like lodging that will document your living expenses while you were out of your home. Many policies contain coverage for Additional Living Expenses (ALE), which covers the extra costs incurred if you need to live elsewhere because your home is rendered uninhabitable as the result of a hurricane (or any other insured disaster). While your home or apartment is being repaired or rebuilt, ALE should cover hotel bills, restaurant meals, etc. - expenses over and above what your customary living expenses would be at home.

Reporting Your Property Loss

When reporting the claim to your carrier, please have the following information available:

- Your policy number
- Date and time of loss
- Address of the loss
- Cause of the damage/loss, if known
- Type of property damaged (house, other structures, personal property)
- Estimated dollar loss of the damaged property, if known
- Your contact information (name, mobile phone, email address) and the best form of communication.

A few helpful tips after reporting your claim:



- Before authorizing permanent repairs, agree on the scope and cost of those repairs with the insurance adjuster
- Coordinate all decisions regarding the loss and repairs with the adjuster. Keep the adjuster fully informed. It is better to communicate too much with the adjuster than not enough
- Include everything in the claim, even if the item is questionable.

If you have questions about the handling of your claim, please contact EPIC. We will do whatever we can to make the claims process as smooth as possible.