

PREPARING FOR A HURRICANE



In the event of a forecasted hurricane, we encourage you to share this with others as a helpful resource. We have included tips and links regarding preparation for inclement weather. Hurricanes can be especially disastrous because of the multiple hazards they present such as high winds, hail, flooding, large amounts of rainfall and tornadoes.

Taking Precautions

To potentially avoid a claim, be proactive.

- Clear any debris from gutters, trim hazardous branches and remove or secure any outside personal property that could blow away or strike the building.



- Make sure that the roof and flashing is in good condition. If old or worn, replace the roof before a storm hits. Most problems occur with roofs that are older, brittle and deteriorated.
- Have multiple sets of contact information ready in the event that you need to report a claim after the storm in addition to your policy number. Know what responsibilities you have under the policy.
- Back up all sales and accounting records off premises.
- Check batteries for any alarm system back up to assure that they are working.
- In the event of an evacuation, lock and secure the premises.
- Be mindful that you may need to document damages and take pictures. Prior to any loss, photograph and/or videotape your building and business personal property. Keep one copy of the photographs/videos on hand and the other off premises.
- To report a claim, call our 24/7 toll-free number at 1-888-875-5231 or e-mail newlosses@usli.com.

Flooding

You can never be too cautious. If your property is located near a river, creek or stream, consider moving computer and other electrical or electronic equipment to the second floor if possible. If not, place the equipment onto a desk or shelving unit off of the floor. Consider covering the equipment with tarps in the event that water comes through the roof. Also, if your property is a dwelling rented to tenants, please advise them in advance to be safe by checking outside water levels often during a storm. If it is unsafe to go outside, have them ask a neighbor with easy view of the water to be on the lookout. You can also check the [real-time water flow data](#) for your area online.

Any flood warnings and watches can be found at any of the following Web sites:

- <http://iwin.nws.noaa.gov/iwin/graphicsversion/rbigmain.html>
- <http://www.msc.fema.gov/>

Having a Plan

If you do not already have an [Evacuation Plan](#), Emergency Response Plan or Flood Emergency Response Plan to implement for your property, create one as soon as possible. The National Oceanic and Atmospheric Administration supply a helpful [Preparedness Guide](#) with tips for implementing a plan and what to do before, during and after a storm.

The best way for residents of a risk to prepare for a hurricane is to do so before the hurricane season arrives.

- Locate evacuation routes and shelters
- Store water and canned food
- Put a first aid kit together
- Know where your flashlights and batteries are located



For more information about utility shut off safety, preparedness tips for pet owners or people with disabilities, flood safety awareness and insurance, instructional preparedness videos and much more, visit [ready.gov/](https://www.ready.gov/).

For information specific to hurricane weather, visit the National Weather Service's [National Hurricane Center](https://www.weather.gov/hurricane).

We hope you find this information helpful, and please be safe.

Thank you for your support and business.