

## **Preparedness Tips For Hurricane Season**

Hurricane season starts at the beginning of June and lasts until the end of November.

The 2023 hurricane season is shaping up to be "near- or above-normal" one according to forecasts by NOAA, with 12 to 17 named storms and an estimated six to nine hurricanes. But if you live in hurricane territory, typically along the Eastern Seaboard, you need to have a plan for if one of these storms is barreling toward your community.

With storms increasing in number and intensity and storm surge a serious danger in many coastal communities, having a plan in place is more crucial than ever.

## **Insurance Considerations**

Standard home or business insurance policies cover wind damage from hurricanes and tropical storms. However, these policies do not cover flood damage. Flood coverage for storms is separate and is not the same as coverage for water damage.

FEMA's National Flood Insurance Program offers flood coverage and is the best source for insurance of this kind. There are several fake companies offering flood insurance that will never pay. However, there are a few private insurance companies offering legitimate flood coverage. Ask a home or business insurance provider for a recommendation.

With auto insurance, damage to a vehicle during a tropical storm or hurricane is covered under most comprehensive policies. People who carry only liability coverage will have to pay for any damages on their own. Comprehensive coverage provides compensation for damages resulting from falling objects, flooding and wind.

## **Preparing For Hurricane Season**

The first step is reviewing insurance coverage. If necessary, update the policy's provisions. For example, a couple may have spent \$50,000 on improvements and remodeling since the policy was created.

It is important to discuss these improvements with an agent. The agent will add any specific new inclusions to the policy to ensure adequate compensation if a hurricane causes extensive damage. Also, it is important to declare valuable jewelry, art, furs and firearms. These high-end items can easily be damaged during a severe hurricane. However, they require specific coverage.

When insurance is updated, the next step is preparing the property and emergency plans. The following tips will help people who live in affected areas prepare for hurricane season:

- Keep enough canned goods, dry foods and bottled water to last for several weeks.
- If possible, keep enough extra essential medication to last for a month.
- Draft an evacuation plan, and designate a family meeting place.
- If the property does not have hurricane shutters, install them immediately.
- Keep essential tools, medical supplies and a flashlight in a safe place.
- Keep some emergency cash in a locked safe.
- Keep enough batteries to power necessary devices for a month.
- Purchase solar chargers for laptops and mobile phones.
- Purchase several efficient battery lamps.

If evacuation orders are issued, always comply with them. Everything that must be brought along should be packed and ready to go before orders are issued. Watch the weather forecast every day, and be prepared to possibly leave or take shelter in a safe place.

People who live in apartments or unsafe homes without secure rooms should arrange to stay with a friend or neighbor during a storm if there are no evacuation orders.

Homeowners and business owners should board up their doors and windows when necessary. To learn more about hurricane preparedness and insurance, give us a call.

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