

# Preparing for a Hurricane



Hurricanes can be especially disastrous because of the many hazards they present; such hazards include high winds, hail, flooding, heavy rainfall and tornadoes.

## Taking Precautions

To avoid a claim, be proactive. Clear any debris from your gutters, trim hazardous branches, and remove or secure any outside personal property that could blow away or strike the building. Make sure the roof and flashing are in good condition; if old or worn, replace the roof before a storm hits — most problems occur with roofs that are old, brittle and deteriorated.

Have multiple sets of contact information, in addition to your policy number, ready in the event that you need to report a claim. Know what responsibilities you have under the policy. Back up all sales and accounting records off premises. Check alarm system batteries to ensure 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 email [newlosses@usli.com](mailto:newlosses@usli.com).

## Flooding

You can never be too cautious. If your property is located near a river, a creek or a stream, consider moving your computer and other electrical/electronic equipment to the second floor. If that's not possible, place the equipment on a desk or a shelving unit. Consider covering the equipment with tarps in case 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 who has an easy view of the water to be on the lookout. You can also check real-time water flow data for your area online.

Any flood warnings and watches can be found on the following websites:

- ▶ [https://www.nws.noaa.gov/outlook\\_tab.php](https://www.nws.noaa.gov/outlook_tab.php)
- ▶ <https://msc.fema.gov/portal/home>

## Having a Plan

If you do not already have an [evacuation plan](#)<sup>1</sup>, an emergency response plan or a flood emergency response plan for your property, create one as soon as possible. For tips on how to prepare for a hurricane, please read [this guide by FEMA](#)<sup>2</sup>.

The best way for residents to prepare for a hurricane is to do so before 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 information about utility shutoff safety, preparedness tips for pet owners and people with disabilities, flood safety awareness and insurance, instructional preparedness videos and more, visit [ready.gov](#)<sup>3</sup>.

For information specific to hurricane weather, visit the [National Weather Service's National Hurricane Center](#)<sup>4</sup>.

We hope you find this information helpful. Please be safe. Thank you for your support and business.

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1 <http://www.ready.gov/evacuating-yourself-and-your-family>

2 [https://www.ready.gov/sites/default/files/2020-03/fema\\_how-to-prepare-for-hurricane.pdf](https://www.ready.gov/sites/default/files/2020-03/fema_how-to-prepare-for-hurricane.pdf)

3 <https://www.ready.gov/>

4 <https://www.nhc.noaa.gov/>