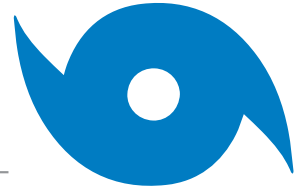


DISASTER PREP GUIDE

HURRICANES



Atlantic hurricanes have **increased in intensity,** frequency and duration during the **LAST 4 DECADES.**¹

High-risk

hurricane areas include the **ATLANTIC AND GULF COASTS, HAWAII, THE SOUTHWEST** and the **PACIFIC COAST.**²

Hurricane season

runs from **JUNE THROUGH NOVEMBER.**²

BEFORE

- **Have a plan.** Know your community's designated evacuation routes.
- **Prepare your home and car.** Place emergency kits in your home and car. Cover up windows and outside doors with storm shutters or plywood.
- **Store insurance info safely.** Make regular updates to your homeowners or renters insurance policy and home inventory. Store both in a secure place, such as a waterproof safe, a safe deposit box or online. Keep contact information for your insurance agent and insurance company on hand.

DURING

- **Stay informed.** Check local radio, TV or online sites for emergency information. A 'Hurricane Watch' means weather conditions could produce a hurricane. A 'Hurricane Warning' means a hurricane has been spotted or is about to start.
- **Evacuate promptly.** Depart hurricane-risk areas early to avoid travel delays. Follow recommended evacuation routes to avoid closed roads.
- **Protect yourself.** If you're indoors, stay inside and away from windows. If possible, stay in a closet or bathtub with a sheet of plywood over you to protect from flying debris.

AFTER

- **Be cautious.** Do not go outside until local authorities tell you it is safe. Use local alerts, radios and other sources — such as apps from the [Federal Emergency Management Agency](https://www.fema.gov) or the [American Red Cross](https://www.redcross.org) — for timely information.
- **Photograph property damage.** Call your insurance agent or insurer's claims hotline as soon as it is safe. Your policy might require that you make the notification within a certain time frame.
- **Avoid fraud.** Home repair fraud is common after a major weather event. Be wary of aggressive contractors or demands for up-front repair payment. If you have concerns, contact your state insurance department.



For tips to protect your home before a hurricane hits, visit [InsureOnline.org](https://insureonline.org).

¹ - <http://nca2014.globalchange.gov/report/our-changing-climate/changes-hurricanes>
² - https://community.fema.gov/hazard/hurricane-en_us/be-smart?lang=en_US