

hurricane survival guide

Hurricanes are some of the most devastating, and costly, natural disasters known to man. Preparing your home and family before a hurricane occurs, and knowing how to react after a storm has passed, are fundamental to helping you to protect your property and keep you and your loved ones safe and secure.

i. Before the Storm

just the basics

You need to prepare for all types of emergencies – not just the “big one.” Emergencies come in all shapes and sizes, from a Category 5 hurricane to a small kitchen fire.

1 PHYSICAL SAFETY

This should always be a top priority for all types of emergencies. Make sure you have a known evacuation plan and an agreed upon place of shelter.

2 DEVELOP A COMMUNICATION PLAN

Even if you're the only person in your household, you have family members and friends in other places that will worry. Be sure to communicate with them (when appropriate) that you are safe, whether by phone, text or in person.

For emergency preparation, the Federal Emergency Management Agency (FEMA) has a list of documents for both clients and children to fill out, provided below:

- [FEMA Prepare Now Fact Sheet](#)
- [FEMA Family Communication Plan For Kids](#)
- [FEMA Family Communication Plan For Parents](#)
- [FEMA Commuter Emergency Plan](#)



For the U.S. in the Atlantic region, the hurricane season lasts from early June to the end of November. Do NOT be selective about your emergencies. They're not selective about you!

3 MAKE AN EMERGENCY SUPPLY KIT

A kit that's well put together will benefit all types of disasters. More details on what goes in an effective supply kit are detailed on page 4.

4 CHECK INTO YOUR COMMUNITY'S LOCAL EMERGENCY PLANS

Keep an eye out for emergency alerts, emergency shelters, emergency routes and advance warning systems.

5 KNOW HOW TO FILE A CLAIM

Be sure you have your policy numbers handy in case you need to file a claim. You can file a claim on our website at bankersinsurance.com or call 727.308.0496

Rapid response to water damage is critical to protecting your home. If you should need emergency water mitigation, contact one of our preferred vendors. Rytech: Emergency Line 800.868.8787 or ADS Emergency Line 888.898.0699.

learn about the threat

Hurricanes are categorized by intensity according to the Saffir-Simpson scale.

1

dangerous

74 - 95 MPH

64-82 KT

Category 1 hurricanes can create some degree of damage, but it's unlikely to be extensive and serious. The worst threats are debris that can strike through windows and brief power outages.

2

extremely dangerous

96 - 110 MPH

85-95 KT

Category 2 hurricanes can be serious threats to mobile homes, and most major damage can occur on home roofs and siding. Trees can also get knocked over and power outage is expected.

3

devastating

111-129 MPH

96-112 KT

Category 3 hurricanes cause devastating damage and high risk of injury or death, destroying any unstable architecture. Expect a power and water outage to last for a few weeks after the storm's passage.

4

catastrophic

130-156 MPH

113-136 KT

Category 4 hurricanes will destroy any signage, fencing and most pre-1994 architecture, destroy unprotected windows and knock over large trees in its way. Expect a long period of outage.

5

fatally catastrophic

156+ MPH

136+ KT

Even those indoors have a very high risk of injury or death. Any damage caused will be extensive, a high percentage of buildings will be completely destroyed and the land will be uninhabitable in the aftermath.

severe emergency prep

- 1 HAVE YOUR PLAN PREPARED**
Know what to do before the severe weather strikes. Be sure to keep it in a prominent place so your friends and family know where to locate it.
- 2 IDENTIFY THE APPROPRIATE ROOM IN YOUR HOME**
Find the room that works best for immediate shelter, as well as neighborhood and local community safety shelters. If the event requires you to leave your immediate community, have a plan in place for out of town shelter or a designated safe meeting place.
- 3 LEARN THE STEPS TO PREPARE YOUR HOME FOR SEVERE WEATHER.**
Check on your elderly neighbors – they may need help!

- 4 KNOW HOW YOUR LOCAL GOVERNMENT NOTIFIES THE PUBLIC**
Check for how your state, country or neighborhood's government alert each type of weather event and have the means to receive those alerts. Sign up for email or social alerts, or keep a weather radio handy. There are also many smartphone apps that are available for severe weather notification systems. Check your phone provider's online store for more information. Be willing to share this information with your neighbors, family, friends and co-workers.
- 5 LEAVE THE SITE IF YOU'RE ASKED TO EVACUATE**
If your local authorities say that it's your time to go, leave as soon as possible so you don't run the risk of getting stuck on the road in between destinations or getting caught in terrible traffic.
- 6 INFORM DISTANT RELATIVES.**
Should severe weather force you to put your emergency plan into action, be sure to let your family and friends know where you are once you have made it to safety.

preparing for those in need



To learn more about emergency preparedness to keep your loved ones safe during hurricanes and other forms of severe weather, read through any of these documents provided by FEMA to inform yourself.

HOUSE PETS

- [FEMA Pet Owners Preparedness](#)
- [FEMA Pet Owners Fact Sheet](#)

SENIOR CITIZENS

- [FEMA Senior Preparedness](#)
- [FEMA Seniors Fact Sheet](#)

SPECIAL NEEDS

- [FEMA Persons w/ Disabilities & Special Needs Prep](#)
- [FEMA Persons w/ Disabilities & Special Needs Fact Sheet](#)

creating the emergency kit

An emergency kit doesn't have to be fancy or expensive. It is simply a collection of basic things you and your family may need in the event of an emergency. Keep your kit assembled ahead of the emergency as you may have only a moment's notice to evacuate your home. Have the essentials ready to go in an easy to access place, rotate them out on a regular basis (check your expiration dates annually), and update necessary items as your family needs change.

WATER & FOOD

- One gallon of water per person, per day. Don't forget water for your pets
- A two-week supply of non-perishable foods and canned goods

LIGHT SOURCES & ELECTRONICS

- Battery-operated weather radio with extra batteries
- Battery-operated walkie-talkies
- Crank-style flashlights
- Candles
- Glow Sticks
- Lighter and Matches (in waterproof bag)

TOOLS & UTENSILS

- Manual bottle and can openers
- Portable ice container or cooler
- Pocketknife or other cutting utensil
- A portable gas grill
- A small mess kit per person
- Propane tanks for gas grills and lanterns
- If you have a generator, extra fuel

HEALTH PRODUCTS

- First-Aid Kit
- Bathroom toiletries
- Insect repellent
- Diapers, Baby Wipes and other Infant Products

OTHER ESSENTIALS

- Insurance documents
- Vaccination receipts
- Birth certificates, marriage licenses and wills

Depending on the emergency, you may have to survive by your own means after an event. This will require you to have your own supplies of food, water and other essentials in quantities to last approximately 72 hours. First responders will be there as soon as possible, but if disaster is widespread and heavy it may take additional time to get to you. During weather emergencies, common amenities such as electricity, gas, water, sewage and phone lines may be unavailable for extended periods of time.

Your emergency kit should allow you to make it through these types of emergencies until help reaches you or you are able to leave the affected area.



FEMA CHECKLISTS

[Basic Emergency Supply List](#)

[Emergency Kit Checklist for Kids](#)

[Emergency Kit Checklist for Parents](#)

final emergency preparation checklist

INSURANCE

- Review your existing insurance policies to make sure the amount and extent can adequately cover losses from any possible hazard.
- Learn about your property's flood zone and then speak to your insurance agent about the best type of coverage.

HOME SECURITY & SAFETY

- Secure all outdoor objects or move them inside.
- Have your emergency kit assembled and emergency plans written down
- Close your home's storm shutters and board up windows and glass doors as appropriate.
- If you live near a pool or a lake, board up any nearby glass doors with sandbags to prevent flooding
- DO NOT store propane tanks inside the house or garage. Chain them in an upright position to a secure object away from your home.
- If possible, bring in gas or charcoal grills, but do not use them indoors.
- If you have one, fill your emergency generator fuel tank and acquire spare fuel. Store it in an approved container in a garage or shed, away from sources of heat.
- If you own a boat, move it to a safer place, properly anchor it and secure it to prevent flooding inside.



EVACUATION

- Plan your evacuation route and leave as soon as an evacuation order is issued.
- Fuel up your car and pack it with any food, beverages and toiletries for the ride. There will likely be a lot of traffic following the evacuation order, and the sooner you don't leave, the more there will be.
- Make sure you're vaccinated for COVID-19, and bring the receipt with you in case its required by shelters. More details on safety precautions regarding COVID-19 are [provided by the CDC](#).

WEATHER ALERT

- Keep an eye out for emergency alerts, emergency shelters, emergency routes and advance warning systems. If you're having trouble finding emergency contacts and alerts, we recommend keeping in touch with FEMA. Their contact information can be found here:

- FLORIDA, NORTH CAROLINA & SOUTH CAROLINA**

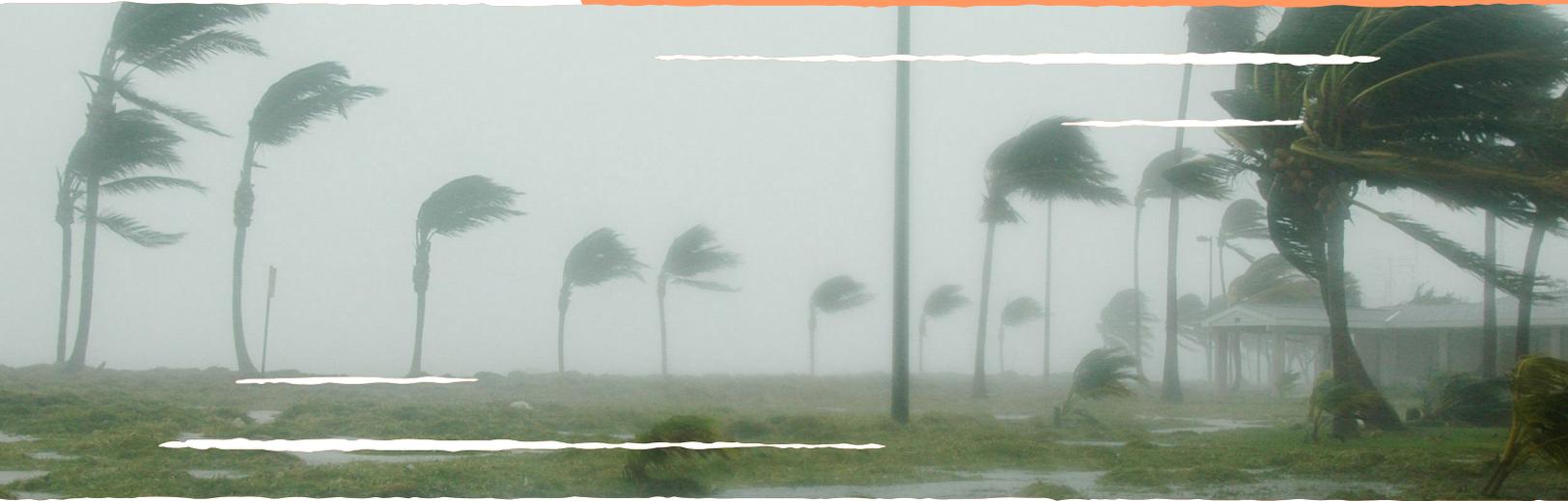
770-220-5200 FEMA (GENERAL)

770-220-5292 FEMA NEWS DESK

- LOUISIANA & TEXAS**

940-898-5399 FEMA (GENERAL)

940-898-5454 FEMA NEWS DESK



ii. During the Storm

emergency contact

FLORIDA

800-342-3557 STATE EMERGENCY HOTLINE
800-985-5990 DISASTER DISTRESS HELPLINE
800-4-OUTAGE FLORIDA POWER AND LIGHT

LOUISIANA

800-310-7029 STATE EMERGENCY HOTLINE
25-925-7500 GOHSEP

TEXAS

800-504-7030 STATE EMERGENCY HOTLINE
211 SHELTER & FOOD SERVICES

NORTH CAROLINA & SOUTH CAROLINA

919-825-2500 EMERGENCY MANAGEMENT
877-797-2227 SEVERE STORMS (SC)

general safety advice

First, evacuate if you are directed to do so or if you feel it might be unsafe to remain in your home. However, if you remain in your home, follow these tips to help you and your family stay safe during the storm:

- Use a portable radio to listen to important storm updates, information and instructions.
- Stay inside and keep away from all windows, skylights and glass doors. Go to a safe area, such as an interior room, closet or downstairs bathroom.
- Never go outside the protection of your home or shelter before confirmation that the storm has passed the area. The eye of the storm could create a temporary and deceptive lull, with high winds still approaching.
- If power is lost, keep the refrigerator closed to keep cold air trapped and delay spoilage of perishable food.
- If you use a portable generator, follow all the manufacturer's instructions. Generators should be properly grounded to prevent electrical shock and should never be operated indoors in garages, basements or outdoors near any windows, doors or vents. Because generators produce carbon monoxide (CO), make sure you have a working CO detector in your home.

After it is confirmed by authorities that the storm has passed and it is safe to go outdoors, you can begin to assess any potential damage to your home and property.

notable dangers to avoid



DAMAGED ROADS OR BRIDGES

Hurricanes can easily demolish these structures and carry harmful debris through winds and floods.



BROKEN AND/OR DAMAGED POWER LINES

Be especially cautious when lines are in close proximity to water sources and flooded roads or buildings.



LARGE TREES

Strong winds and floods can knock any tree down. Be prepared if there's any in close proximity to your home or shelter.



GLASS SHARDS & SPLINTERED WOOD

Always wear shoes and gloves to avoid painful contact with sharp objects, and take cover to avoid them during wind.



FLOODED ROADS, RIVERS & SHORELINES

DO NOT attempt to swim through them. Their strength knocks you down and they may contain debris, sharp objects, toxic substances and electric charge.



LOOSE BOATS AND OTHER WATER VESSELS

Boats may not always be prepared and can potentially leak fuel, generate an electric charge, or send flying objects.

federal disaster assistance



FEMA

Remember to cooperate with authorities. We can all do our part to help in an emergency by staying updated and complying when officials in the area recommend keeping phone lines clear, staying off emergency roads or taking other safety precautions.

- [Federal Disaster Declaration Information](#)
- [FEMA Assistance](#)



iii. After the Disaster

post-hurricane checklist

- Do some temporary repairs to prevent any looting or further damages, if you can.
- Hire a reliable contractor. Beware of fraudulent contractors who prey on disaster victims.
- Keep accurate records of your expenses and save bills and receipts from your temporary repairs. Avoid making permanent repairs until your Claim professional has reviewed the damage.
- Separate and inventory any damaged personal property. Create a list of any damaged contents, including a description of the item, name of the manufacturer, brand name, age, as well as the place and date of purchase, if known. Include photographs, videotapes or personal property inventories you may already have available.

recovering after a loss: policyholder mitigation steps

1 MAKE A RECORD OF THE LOSS

Use your phone or camera to take still photos of damages. Be sure to capture things such as water lines on the inside and outside of the home, damaged autos, damaged furniture and belongings, and cracks in the walls, floor and ceilings. Video is another excellent way to archive the damage as soon as it's safe to do so. Be sure to record the date and time of your photos.

2 DO WHAT YOU CAN TO PREVENT FURTHER DAMAGE

For each of your policies, do what you can to prevent further damage to your premises and the contents inside. This includes, but is not limited to, making temporary repairs to your roof by taping damaged areas and boarding up damaged windows. Keep your receipts to turn in to the claims adjuster for reimbursement. You will also want to make a copy or take a picture of your receipts for your own records.

3 MAKE A WRITTEN INVENTORY OF EVERYTHING THAT WAS DAMAGED

Be sure to denote make, model and serial numbers for all appliances, tools and personal electronics (or anything else that uses such identification methods.) Use the rule, "if the adjuster cannot document it, I cannot be reimbursed for it."

4 KEEP ALL DAMAGED ITEMS FOR THE ADJUSTER TO INSPECT

Keep all damaged items until the adjuster has had an opportunity to inspect the property and provide you with further instructions.



5 SAVE MATERIALS FOR THE ADJUSTER TO EXAMINE IF SOME ITEMS NEED REMOVAL

If there is major damage and you need to remove items such as flooring, carpet or drywall, be sure to save some of the materials for the adjuster to examine, such as several tiles, a section of carpet, a cabinet or a section of the wall showing the water line.

6 REMOVE HAZARDOUS ITEMS

Items may be removed from the home's interior if they could cause further hazard to you or your home.

7 YOU MAY BEGIN GETTING ESTIMATES FASTER FOR REPAIRS TO YOUR HOME

Be sure that the company provides you with a written estimate, and that they are fully licensed and insured. Request that their estimates be detailed as to exactly what repairs will be made and the time expected to complete those repairs. You will also want to make sure they guarantee their workmanship.