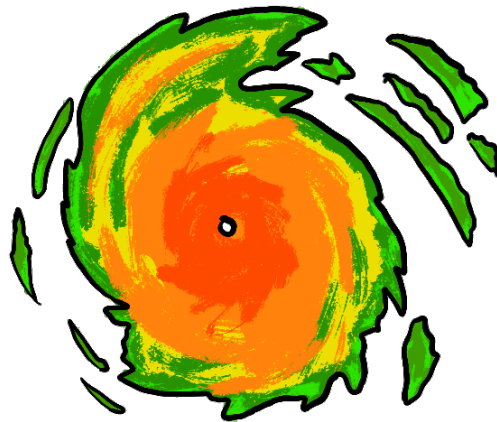




# HURRICANE PREPAREDNESS GUIDE 2020



**"Your Partner in Protection"**

# Gulf Coast Insurance 2020 Hurricane Guide

Planning for a hurricane is the most important step when it comes to staying safe. Please consider these measures included in this guide in order to prepare early. Taking these steps will help protect your family and your home this hurricane season.



This approach can save you money and speed up recovery after a loss caused by a tropical storm or hurricane. Gulf Coast Insurance, your partner in protection, will provide updates and alerts throughout our website and social media in the event of a major storm. We will continue to be with you through every step of your recovery process should you experience a loss or damage. At GCI, getting your life back to normal as fast as we can is our number one priority.

Experts predict another active season this year after several active storm seasons in the past. Planning, early preparation and immediate response make all the difference in times of high alert.

You can always call Gulf Coast Insurance at: 239-403-3940 or:



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# Emergency Resources

Below is a list of available resources to assist you during a major storm.

## FEMA

Website: [www.fema.gov](http://www.fema.gov)

Phone: 800.621.3362

## Food Safety

Website: [www.fsis.usda.gov](http://www.fsis.usda.gov)

Phone: 888.674.6854

## Florida Division of Emergency Management

Website: [www.floridadisaster.org](http://www.floridadisaster.org)

Phone: 850.413.9969

## CDC Emergency Preparedness & Response

Website:

<https://emergency.cdc.gov/>

Phone: 800.232.4636

In case of  
emergency,  
please dial 911.

# 2020 Storm Names

Arthur

Bertha

Cristobal

Dolly

Edouard

Fay

Gonzalo

Hanna

Isaias

Josephine

Kyle

Laura

Marco

Nana

Omar

Paulette

Rene

Sally

Teddy

Vicky

Wilfred

# Are you ready for a hurricane?

Don't wait until a serious storm is threatening the SWFL area.  
Take a look at our hurricane preparedness checklist:

- ☐ Build an emergency kit like the one on page 15.
- ☐ Create a family communication plan in case your family is not together during an emergency. Cell phone service may be unavailable during a major storm– it is important for your family to know how you plan to stay in contact.
- ☐ Find out whether your home is flood-prone by finding out the elevation of your property. This will help you determine if your home will be effected by possible storm surge.
- ☐ Learn where your communities' evacuation routes are. Determining where you would go to find higher ground and how you will get there is crucial if the need arises to evacuate your home.
- ☐ Set aside a couple hours on the weekend to learn how to use and organize your storm shutters for various weather situations (see pg. 14).
- ☐ Keep track of your home's contents like electronics, jewelry and appliances by creating an inventory (see pg. 7).
- ☐ Call your local tree trimming service and ask them to clear any low hanging or dead tree branches.
- ☐ Bring in any outdoor furniture, garbage cans or decorations that are not tied down and secure. If necessary, secure or remove large objects like potted plants from your yard or grills.
- ☐ Clear rainspouts and gutters of any debris to ensure there are no clogs. Make sure they are properly secured to your home.
- ☐ If you have one, test your generator to ensure it's working properly.

# Important Documents

Since the likelihood of losing power is high during a serious storm, it is important to print or make copies of important documents and to store them in a waterproof container.

## Important Personal Documents

- ☐ Family Contact Form like the one shown on page 9.
- ☐ Family Medication Form (page 8)
- ☐ Copies of health insurance cards for all family members
- ☐ Copy of your homeowner's insurance policy
- ☐ All birth certificates and Social Security cards
- ☐ Driver's licenses and vehicle registration(s)
- ☐ Copies of the fronts and backs of major credit cards
- ☐ Bank account and contact numbers
- ☐ Inventory of all valuables in your home. See page 7.
- ☐ Recent service or utility bill with your home address.

## Hurricane Documents and Phone Numbers

- ☐ Local and state highway maps
- ☐ Local emergency management office and phone number
- ☐ Local law enforcement phone numbers
- ☐ Local utilities phone numbers
- ☐ County and city government phone numbers
- ☐ Local hospital addresses and phone numbers
- ☐ Local American Red Cross shelter phone number
- ☐ Local radio station frequencies and phone numbers
- ☐ Maps to your local shelter

It's important to keep your policy information on hand. Save your insurer's claims department number in your phone.

### Frontline [Claims](#)

Phone: 866-673-0623

### Tower Hill [Claims](#)

Phone: 800-342-3407

### Universal [Claims](#)

Phone: 800-470-0599

### Olympus [Claims](#)

Phone: 866-281-2242

### People's Trust [Claims](#)

Phone: 877-333-1230

### Auto-Owner's [Claims](#)

Phone: 888-252-4626

### Edison/Florida Peninsula [Claims](#)

Phone: 888-683-7971

### St. John's [Claims](#)

Phone: 866-304-7779

### Federated National [Claims](#)

Phone: 800-293-2532

# Home Inventory

Use this page for your home inventory to make sure all your valuables are documented in the case of loss during a major storm.

## Furniture

Item	Brand	Price	Date

## Electronics

Item	Brand	Price	Date

## Other

# Family Medication Form

Complete this for each family member taking medication.

This form is for \_\_\_\_\_.

## Medicinal Allergies:

Medication Name	Reaction (swelling, difficulty breathing, etc.)

## Current Prescriptions: Use your prescription bottles to help fill out this information.

Medication Name	Doctor's Name and Number	Reason for Treatment	Dosage/How often?

## Non-Prescription Medication Including Vitamins and Supplements

Name	Reason for Treatment	Dosage (mg)	How often?



# Family Contact Form

Out-of-Town Contact: \_\_\_\_\_

Contact Number: \_\_\_\_\_

Local Meeting Spot: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Evacuation Shelter: \_\_\_\_\_

Phone Number: \_\_\_\_\_

**Provide the following for each family member:**

Name:	Date of Birth:	Social Security:	Special Notes:

**Create a list of where family members can be found during the day:**

Name:	Location 1:	Location 2:	Phone Number:

# Expert Tips: Preparing Your Home Before a Storm Strike

## Put Away “Missiles”

During a major storm, day to day objects can become “missiles” that fly around your house. To avoid this, all objects that are outside should be put away including grills, trash cans, patio furniture, umbrellas and flag posts.

Flowerpots should also be put away since they can be picked up and flown around by heavy winds.

## Entryway Items

Many entryways in Florida’s upscale neighborhoods have entryway chandeliers. These chandeliers are often only held in place by lightweight electrical cords and chains. It is recommended that you disconnect the chandelier or tie the chandelier to one of the concrete poles holding up the portico to prevent your chandelier from becoming a missile.

## Backyard

To help manage flooding during a major storm, it is recommended you only drain one to two feet of water from your pool. NEVER empty your pool completely before a major storm because adequate water levels help to hold a pool in place and prevent it from cracking.

Other recommendations include turning off the motor and pump and covering them with plastic to prevent soaking. Shocking your pool with chlorine will also prevent bacteria build-up.

## Prepare Your Generator

A portable generator is a great investment in the event that power is out for a week or more following a major storm. A small generator allows electrical power to be able to run your lights and small kitchen appliances.

To prevent the risk of carbon monoxide poisoning, always make sure your generator is placed away from your house where it can get sufficient air circulation.

Electrical cords need to be placed far away from mud puddles or water sources. Make sure they have a clean path from your home to the generator where it will not get rained on.

## Pace Yourself

Did you know that more injuries occur before and after a hurricane from people trying to overdo things?

In order to prevent yourself from serious injury, pace yourself or consider hiring a company to do things like installing storm shutters and chainsawing fallen tree branches.

Personal safety is the most important issue in the event of a hurricane. Increased levels of physical excursion can land you in the ER with a severe injury. Let someone else or a professional do the heavy lifting for you.

# Ins and Outs of Your Policy

It is very important to understand what is and isn't covered in your home insurance policy. Taking a moment to review your policy is a crucial step in preparing your home for the storm season and so you can be confident you and your home are properly insured in the event of a major storm.

## Insuring Your Home

In the event that your home is severely damaged or destroyed during a hurricane, it is important that you know what your policy limit is to cover the costs needed to rebuild. Remember: the real estate value of your home is not the same as the cost to rebuild.

Save your policy information and insurer's claims department number in your phone.

## Insuring Your Personal Property

Conducting a home inventory (on pg. 7), is the best way to determine if you have enough insurance coverage to protect your personal possessions.

Create a written list and take pictures of your household contents and store both in a safe, secure place.

### Replacement Cost:

Covers the cost to replace your personal property at its current value.

### Actual Cash Value:

Covers the cost to replace your personal property at its depreciated value.

## What is a hurricane deductible?

**Hurricane Deductible:** The amount of loss caused by a qualifying hurricane event that you take responsibility for as the policyholder.

They generally range from 1% to 5% of the insured value of the structure of your home. Higher deductibles that may result in an overall premium reduction may also be available.

## Flood Insurance Information

Flood insurance is a **MUST** in a hurricane-prone state like Florida and is intended to cover the physical damage to your home that is *directly* caused by floodwater. This floodwater either covers at least two acres of your property or two adjacent properties, one of which is yours.

These losses are not typically covered under your regular homeowner's policy and it must be added to ensure complete protection in the case of a hurricane.

A Flood Insurance policy can provide coverage up to \$250,000 for the structure of your home and up to \$100,000 on your personal property. These policies come with very affordable rates that are regulated by the federal government.

## Additional Living Expenses

Additional Living Expenses is coverage that will pay for reasonable additional living expenses in case a major storm makes your home unfit to live in and while your home is being repaired.

These expenses are generally equal to 20% of the insured value of the structure of your home but most insurers offer higher coverage limit options as well.

There is a **30-day waiting period** on most new flood insurance policies.

Don't wait until a severe storm is threatening your area to get insured.  
Call Gulf Coast Insurance at 239-403-3940 to discuss your flood insurance needs today.

# Evacuation

In the event of a major storm, it is important to know when it is necessary to evacuate. Knowing what evacuation zone your home is located in before a hurricane hits is crucial. You can visit <https://www.floodsmart.gov/flood-map-zone/about> to view your current flood zone.

## You should evacuate if....



- ☐ You are told to do so by the authorities.
- ☐ You live in a mobile home or temporary structure that is not safe from hurricane-force winds.
  - ☐ You live in a high-rise building.
- ☐ You live in a designated hurricane evacuation zone that has been called to evacuate.
- ☐ You live near the coast, river or island waterway. Also if you live on a floodplain.

## Preparation

- ☐ Identify your nearest evacuation centers and when they will open. Make note of which ones allow pets.
- ☐ Reach out to friends or family who live outside the forecasted impact zone as an alternative to an evacuation center. Record and keep the contact information of all who are willing to let you evacuate to their homes.
- ☐ In case your family gets separated during evacuation, designate a main location and a backup location to meet after the storm.
- ☐ Choose someone who will pack up the car while the other is listening to evacuation orders and printing out driving directions to the shelter you've chosen.
- ☐ Use the document checklist on page 6 to make sure you have all necessary information.
- ☐ Gather physical area maps in case mobile devices lose service or electricity is lost.

## When Evacuating

- ☐ Orders are usually given in plenty of time before danger strikes so that evacuation centers can be opened.
  - Remain calm.
- ☐ Listen to orders more than once to ensure understanding of evacuation locations and print out driving directions.
- ☐ Turn off water at the main valve, turn off and unplug all appliances, and deactivate electricity in the breaker box.
- ☐ Pack your vehicle and go to your designated evacuation spot or backup location.
- ☐ Turn on the radio in order to stay tuned to emergency bulletins.
- ☐ Make sure that children's games or activities are easy to access and be prepared for long periods without power.
- ☐ Stick to the evacuation routes if you are staying with friends and family. It is important to allow emergency professionals to use the other roads for emergencies and to help others.

# Staying Put

In order to allow for those who truly need to evacuate, emergency management officials typically recommend that Florida residents who do not live in an evacuation zone stay home during most tropical storms and hurricanes, with the exception of those who are in poor health, elderly, or in the last trimester of pregnancy.

## Preparation

- ❑ Check your supplies and bring them into your “safe room.”
- ❑ Install your shutters if you have them. If you do not have aluminum shutters, board up your windows and doors (including garage) with plywood.
- ❑ Turn your refrigerator and freezer to the coldest setting and keep them closed as much as you can. If power fails, your food will last longer. See page 16 for food safety tips.
- ❑ For sanitation purposes, fill bathtubs and large containers with water.
- ❑ Turn off and secure propane tanks. Place them in an easily accessible location so that you can use them after the storm to heat canned foods, cook food and boil water if needed.
- ❑ If you have a generator, fill any empty gas containers and secure them safely and easily accessible.
- ❑ Top off your own gas tank in case of shortage after the storm.
- ❑ Unplug all small appliances in rooms that you don’t plan on using. This will help protect from surges when power is restored.
- ❑ Charge all cell phones and other devices you might want to use during power outage.

## During the Storm

- ❑ Listen to the weather radio or local emergency news station for updates and information on the progress of the storm.
- ❑ Use mobile devices only for emergencies and consider powering them off to conserve power.
- ❑ Stay indoors at all times. Stay away from windows and glass doors.
- ❑ Close interior doors and all blinds and curtains.
- ❑ Move to an interior room or hallway that is at the lowest level of your home. Sleep there if possible.
- ❑ Bring a smoke detector and carbon monoxide detector into your “safe room” or hallway.
- ❑ Extinguish candles or other light sources that use flame or generate heat if any damage occurs. Switch to flashlights in the dark to avoid harm because of potential gas leaks.
- ❑ Never use an elevator during a storm.

Designate a “safe room” in your home.

Select a room in the interior of your home with no windows like a bathroom or walk-in closet. Have a mattress to serve as a barrier against flying debris and wind if your roof happens to develop a hole or completely blows off.

# Tips to Install Storm Shutters

## Pre-Label your Storm Shutters

To avoid ending up with a massive pile of storm shutters in your garage and no idea what to do with them, it is recommended that you label your storm shutters first. This is one of the biggest mistakes that many Florida homeowners make and are left rushing to figure out where each storm shutter is supposed to go. Since storm shutters usually include a marked number on them, the easiest way to organize shutters is to take a plastic label and place one on each window of the house. Then match them up to the corresponding shutter.

## Tools Needed to Install Storm Shutters

### ✓ Protective Gloves:

Wear thick, protective gloves while installing storm shutters to avoid the risk of cutting your hands. Keep a backup pair on hand in case someone helping you does not have any or if one of yours rips.

### ✓ Wing-Nut Driver:

This driver mounts to an electric screwdriver or power drill and simplifies the process of clamping down the wing nuts when installing the shutters. When a hurricane is approaching it might be hard to find them in the stores so stock up now if you can!

### ✓ Help From Others:

Recruiting any friends or neighbors that are willing to help will make the installation easier and faster. Forming a small group in your neighborhood at the beginning of hurricane season to help install shutters is a great way to make sure it gets done quickly and efficiently. Be aware of the need to assist elderly or disabled residents as well.

### ✓ Best Types of Storm Shutters

Avoid metal storm shutters as they are extremely heavy and often difficult to install. Aluminum shutters are lightweight making them easier to install. There are also mesh screens (a newer product) that can be purchased to protect areas like patio doors.

### Tip:

Set aside two hours on a Saturday morning to organize and label your shutters. Practice installing them so you are aware of how to do it in case of a major storm.

# Emergency Kit Checklists

# Food

- ☐ 7-day supply of non-perishable food
- ☐ Disposable plates, cups, utensils
- ☐ Hand-operated can opener
- ☐ Napkins or paper towels
- ☐ Propane tanks for your grill so you can cook
- ☐ Cookware to boil water

# First Aid

- ☐ Full stocked first aid kit
- ☐ Additional essential medicines and prescriptions
- ☐ List of current medication and allergies
- ☐ Sunscreen
- ☐ Insect repellent
- ☐ Fire extinguisher
- ☐ Extra cash in case ATM's are not accessible.

## Sanitation and Personal

- ☐ Trash bags
- ☐ Toothbrushes and toothpaste
- ☐ Toilet paper
- ☐ Disinfectant wipes or gels
- ☐ Spare set of clothes and shoes per person
- ☐ One blanket per person (at least)
- ☐ Personal, feminine care items
- ☐ Soaps and shampoos
- ☐ Dust masks, plastic sheeting, duct tape

## Baby Needs

- ☐ Bottles and formula
- ☐ Two-week supply of diapers
- ☐ Baby wipes and rash ointment

## Lighting

- ☐ Flashlights and extra batteries
- ☐ A large light source like a lantern
- ☐ Utility lighter
- ☐ A wrench or set of pliers to turn off utilities

# Water

- ❑ 3 gallons of water per person, per day. A five day supply is recommended.

# Communication

- ☐ Battery-powered AM/FM radio
- ☐ Hazard-alert radio
- ☐ Car or emergency charger for mobile devices
- ☐ Small notepads and pencils
- ☐ Games and activities that do not require electricity

## Transportation

- ☐ Maps of local and state roads
- ☐ Directions to nearby shelters
- ☐ Spare tire or patch kit
- ☐ Emergency flares or triangles
- ☐ List of local services like public transportation and cab companies and their contact information.

## Pet Needs

- ☐ One week of food and water
- ☐ Leash and carrier or crate
- ☐ Bed, dishes and toys
- ☐ Any medications
- ☐ Vet's contact information





# Safety

## Food Safety



### DOs

- ✓ Keep items sealed and use storage containers after opening
- ✓ Clean utensils before and after use
- ✓ Keep trashcan lids closed
- ✓ Wash your hands frequently
- ✓ Use ready-made formula for infants
- ✓ Stock up on non-perishable and boxed items that are easy to eat.



### DON'Ts

- x Eat foods from swollen, busted or rusted cans
- x Eat anything that looks or smells questionable
- x Eat food that comes into contact with floodwater
- x Eat foods that must be refrigerate if they've sat at room temperature for more than two hours
- x Let trash pile up

## Four Easy Steps: Can Cooking

1. Remove the label and any other paper materials from the can.
2. Wash and disinfect the can.
3. Fully open the can. The less liquid, the large the opening there needs to be.
4. Cook food by positioning the can above the heat source, not directly on it.

## Power and Your Refrigerator

1. Don't open your refrigerator if the power goes out. If let unopened, food in your refrigerator will stay at a proper temperature for up to 4 hours.
2. Food in the freezer can last even longer. Using a thermometer, you can check to make sure your food is safe to cook or refreeze. Temperature needs to be 40 degrees or below.
3. If you lose power, use a 25-pound bag of dry ice to keep items in your freezer cold for 3-4 days.
4. Freeze gallons of water into block ice. It will last longer than cubed ice.

## Child Safety

### Reducing a Child's Fear

A disaster like a hurricane can be traumatic for children, especially because they will feel like they don't know what to do. It's important to provide guidance and reassurance to help ease their emotional stress and any fears they may have.

### Constant Communication

Keep in constant communication with your children during a hurricane. Keep them aware of your plans and let them help with things like gathering the family supplies or packing their own bag in case of evacuation.

### Child-Friendly Evacuation Kit

Put together a child-friendly evacuation kit that includes items like toys, games or stuffed animals. Items that don't necessarily require power, batteries or electricity are good items to pack. Let your children choose the items so they feel a sense of control and will know what is important to them.





# Care Tips for Others

## Senior Citizens

### Water

Dehydration can be a serious health problem for older adults.

- ☐ Store more than the recommended amount of water if possible
- ☐ Containers that are small and easy to handle such as two-liter plastic soda bottles are recommended
- ☐ Use caps that are easy to remove in case of arthritic issues

### Food

- ☐ Consider their special dietary needs like high-fiber, low sodium or other specific foods.
- ☐ Easy-to-use hand-operated can opener with a cushioned, rubber handle grip

### Electronics

- ☐ Battery-powered or manual wheelchair
- ☐ Wheelchair batteries

Nursing homes will likely take care of your elderly parent or relative but if they live alone or with you, it's vital that you make sure you have the adequate supplies to cater to their well-being.

### Medical Needs

- ☐ Medical alert or bracelet
- ☐ List of serial numbers and styles of medical devices
- ☐ Copies of prescriptions with dosage, directions and refill dates
- ☐ Minimum 2-week supply of all essential medications
- ☐ Extra hearing aid batteries

### Evacuation

- ☐ Prearrange transportation with neighbors
- ☐ Identify local shelters that accommodate older adults and persons with disabilities

### Important Papers

- ☐ Medicare cards
- ☐ Living will and medical power of attorney
- ☐ Veteran's papers

## Pets

### Before the storm..

- ☐ Make sure pets' tags are current and print a copy of most recent shot records
- ☐ Take a photo of your pet for ID purposes
- ☐ Add all of your pets' essentials to your emergency kit
- ☐ Coordinate boarding options for your pets
- ☐ Designate someone to be responsible for your pet in the event that your family evacuates.

### During the storm..

- ☐ Make sure pets are inside to prevent them from running away
- ☐ Feed your pets wet canned food before you use the dry to cut down on water needed
- ☐ Storms can make animals anxious and erratic, so it is important to separate animals like cats and dogs
- ☐ Changes in your behavior can spook animals. Stay calm and act normally.
- ☐ Keep pets in crates or cages

# Storm Warnings: Terms to Know



## Tropical Storm Watch

Tropical storm conditions are possible and may affect your area within the next 48 hours.



## Tropical Storm Warning

Tropical storm conditions are expected in your area within the next 36 hours.



## Hurricane Watch

Hurricane conditions are possible in the area. Watches are issued up to 48 hours in advance of the anticipated storm-force winds.



## Hurricane Warning

Hurricane conditions are expected in the area. Warnings are issued up to 36 hours in advance of the storm.



## Eye

This is the clear center of the storm that arrives with calmer conditions. But remember, an eye passing over you signals that the storm is only half over.



## Rain Bands

Bands coming off the cyclone that produce severe weather conditions, such as heavy rain, wind and tornadoes.



## Eye Wall

The area surrounding the eye contains some of the most severe weather of the storm, with the highest wind speed and heaviest precipitation.



## Storm Surge

A deadly rush of ocean or Gulf water that occurs when a storm makes landfall. This often floods coastal areas and sometimes areas further inland.

# Hurricane Wind Scale

Category	Sustained Winds	Associated Damage	Hurricane	Season
1	74–95 mph	<p>Possible damage to roofs, shingles, vinyl siding and gutters on wood-framed homes</p> <p>Large tree branches will snap and shallowly rooted trees may fall over</p> <p>Extensive damage to power lines and poles, which will likely result in power outages lasting a few to several days</p>	Irene	1999
2	96–110 mph	<ul style="list-style-type: none"> <li><input type="checkbox"/> Major roof and siding damage on wood-framed homes</li> <li><input type="checkbox"/> Many shallowly rooted trees will fall over and block roadways.</li> <li><input type="checkbox"/> Near-total power loss with outages lasting from several days to weeks.</li> </ul>	Georges David	1998 1979
3	111–129 mph	<ul style="list-style-type: none"> <li><input type="checkbox"/> Major damage or removal of roof decking and gable ends on wood-framed homes.</li> <li><input type="checkbox"/> Many shallowly rooted trees will fall over and block roadways.</li> <li><input type="checkbox"/> Electricity and water will be unavailable for several days to weeks.</li> </ul>	Wilma Opal	2005 1995
4	130–156 mph	<ul style="list-style-type: none"> <li><input type="checkbox"/> Severe damage to wood-framed homes, with loss of most of the roof structure and/or exterior walls.</li> <li><input type="checkbox"/> Fallen trees and power poles will isolate residential areas. Power outages may last weeks to possibly months.</li> <li><input type="checkbox"/> Most of the area will be uninhabitable for weeks or months.</li> </ul>	Charley Donna Irma	2004 1960 2017
5	>156 mph	<ul style="list-style-type: none"> <li><input type="checkbox"/> A high percentage of wood-framed homes will be destroyed, with total roof failure and wall collapse.</li> <li><input type="checkbox"/> Fallen trees and power poles will isolate residential areas. Power outages may last weeks to possibly months.</li> <li><input type="checkbox"/> Most of the area will be uninhabitable for weeks or months.</li> </ul>	Andrew	1992

# Storm Recovery

Whether you are sheltered in place or returning home after evacuation, stay alert for potential damage and dangers that may arise after a storm. Subsequent rain can cause flooding after a hurricane has ended.

## Returning Home from Evacuation

- ☐ Wait to return home until officials lift the evacuation order and give the all-clear.
- ☐ When returning home, do not use roads outside of the evacuation route unless told they are clear.
- ☐ Power lines and trees often fall during storms and can endanger drivers, so drive slowly and cautiously.
- ☐ Never drive into standing water; you may not know where the puddle ends, and a canal starts.
- ☐ Look at the outside of your home before re-entering. You need an accurate assessment of potential damage in case the interior is dark due to a power failure.
- ☐ Leave immediately if you notice signs of danger like standing water, the smell of gas, or fire damage. Contact emergency services if there is an immediate danger.

## Exiting Your Home After Riding Out the Storm

- ☐ Wait until officials say the storm is over and it is safe before venturing outside.
- ☐ Contact any family members and friends to let them know you're okay.
- ☐ If you are unable to reach friends or family, contact the American Red Cross. They maintain a shelter database to help you reconnect with loved ones.
- ☐ No tap water for cooking until officials say it's okay.
- ☐ Run your generator outside and away from all structures. Chain it to a large object to protect it from thieves.
- ☐ If you have a carbon monoxide detector, bring it into the room closest to your generator.

## Assessing the Damage

- ☐ Look for any damage to the interior of your home and seek alternative shelter if you smell gas, have fire damage, or flood waters are receding from your home.
- ☐ Use the buddy system to look for damage and watch for any dangers in the yard. One person looks for damage and the other watches for snakes, broken glass or downed power lines.
- ☐ Report any downed lines or gas leaks immediately.
- ☐ Take pictures of any damage your home has.

## Mosquito Safety

Rain and flooding from a hurricane can cause an increase in mosquitoes that can carry diseases like the Zika virus. The Zika virus is a serious concern for pregnant women.

To control breeding, drain any container with open water.

To reduce your exposure:

- Inspect all window and door screens in case any need repair.
- Keep windows and doors closed.
- When spending time outside, apply insect repellent that contains DEET or Picaridin to exposed skin and clothing.



# What To Do If Loss Occurs

- ❑ Make necessary repairs to protect your property from further damage
- ❑ Keep all expense receipts related to any repairs or other expenses you incur that could be considered for reimbursement
- ❑ Make a list of damaged personal property – include the manufacturer, place and date of purchase and photos or videos of your property before the loss.
- ❑ Separate damaged property and put it in a secured location. Your claims adjuster will need to examine all damaged property to estimate your loss.

## Prevent Water Damage Caused by Wind-Driven Rain

A big problem homeowner's face during a hurricane is wind-driven rain which is caused when hurricane force winds blow rain in every direction. Water can seep under the doors and sliders no matter how well-built your home is so it is important to move valuables away from doors and sliders and towards the middle of your home to prevent extensive water damage.

## Protect Yourself From Home Repair Insurance Fraud

Shady contractors often try to take advantage of distressed homeowners during the aftermath of a major storm. It's important to watch out for the following red flags:

- They are "in the area" with leftover material
- They aren't affiliated with any recognized trade association
- Their license or insurance information is unverifiable.
- They want you to pay in full before the repairs are made.
- They have no references for similar jobs in the area.
- They offer large discounts but will not tell you the total cost.

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**Notify your home insurance carrier immediately if you suspect fraud. Report it to the Florida DFS Division of Insurance at 1-800-378-0446.**



Gulf Coast Insurance wanted to share this guide as a helpful tool for our community. We are available to assist you in making sure your home is protected and prepared for hurricane season.

Please contact us at 239-403-3940 if you have any questions or concerns regarding your insurance policies.

*The material included in this guide is for informational purposes only and is not intended as specific advice for any individual. Please always refer to recommendations from your local community, municipality, county or state officials, as well as law enforcement, for more specific emergency management advice.*