



Don't Wait Until a Hurricane is in the Gulf to Prepare

Dave Reed

Forecasters at Colorado State University predict fourteen named storms in 2009 of which seven are predicted to be hurricanes. The states along the Gulf Coast face the greatest risk. The term "catastrophe" in the property insurance industry denotes a natural or man-made disaster that is unusually severe. Over the 20-year period 1988 to 2007, hurricanes and tropical storms made up 45.6 percent of total catastrophe losses.¹

In your pre-season preparations, be sure to pay attention to the following tips:

- Know all evacuation routes, if you live close to the coast; pack a get-away back pack with enough supplies for at least a 72 hour period; take sleeping apparel if headed for a shelter; include that extra toothbrush from your dentist.
- Make sure your home meets building codes for withstanding hurricanes and that it has hurricane shutters or buy plywood early
- Have tools, supplies and a first aid kit and manual on hand
- Have plenty of batteries and flashlights as well as a weather radio
- Make sure to have extra drinking water and non-perishable foods on hand, remember a manual can opener
- Be sure to get important photos and papers in order and secured in waterproof containers
- Now is a good time to create a photo or video record of your home and belongings
- If you may need to evacuate, be sure to pack a bag of clothes for each person in the household and include extra cash including some coins
- Remember essentials like extra toilet paper and prescription medicines, glasses and contact lenses and lens fluid
- If you have small children, remember diapers, wipes, formula and baby food
- Make arrangements for any pets
- Without electricity for several days, some board games, activity books and playing cards will keep everyone entertained
- Fill the bathtub and any large containers with fresh water; have detergent free Clorox® on hand to purify water (1/2 tsp per 5 gal); a seven gallon aqua-tainer is available in the sporting section of Walmart®; assume 1 gallon per person per day
- Make sure all windows are covered and stay downwind in your home
- Don't be tempted to go outside during the storm observe it from a secure location
- Plan a review of your homeowner/renter's policy

© 2009 Dave Reed Insurance, *The Peace of Mind People*, 850 494-2264 Page 1

¹ www.iii.org, "Catastrophes: Insurance Issues"

A typical homeowners insurance policy will cover damage from fire, windstorms, hail, riots and explosions. In addition, other types of loss such as theft and cost of living elsewhere while a structure is repaired are included. When damage is caused by a hurricane, the big question is whether the damage was caused by wind or by water. You should know the difference and obtain both hurricane and flood insurance to protect your property. Flood insurance is a separate coverage and requires a 30-day waiting period, so don't delay your application.

Be sure to review your insurance coverage to make sure you have adequate protection and that your coverage is up to date. If your renewal comes during the height of hurricane season, be sure to begin your renewal process early. Underwriting guidelines get more restrictive as the hurricane season approaches. When storms get into the Gulf of Mexico, many providers have black out periods for weeks at a time. Determine if you have coverage for additional living expenses, should your home become unlivable. Depending on the policy, it will also cover resulting fire or vandalism, debris removal and repairs, and cash or replacement value of damaged property. During your coverage review, determine if you have sufficient coverage for your valuables. Be sure to document any damage, purchase supplies for temporary repairs, save the receipts, and do not discard damaged items until after the appraiser has reviewed your property claim. Good documentation will make any necessary claim processing easier.

There is no technology that can withstand the destructive forces of a hurricane. If you make thorough preparations, you will reduce the damage it might cause to your property and facilitate the recovery process.



Dave Reed

Dave Reed Insurance, The Peace of Mind People, is an independent insurance agent with three locations in Pensacola. We will be happy to review your homeowners' policy to help you determine that your property is adequately covered and save you money. Visit us on the web at www.DaveReedInsurance.com for additional information or give us a call today! 850-494-2264