

05 to PROTECT your HOME

01 **Install hurricane straps.** Made of galvanized metal, hurricane straps help hold the roof and walls together in high winds.

02 **Invest in storm shutters.** Permanent storm shutters offer the best protection for windows and glass doors. A second option is to board up windows with 5/8" marine plywood cut to fit. Tape does not prevent windows from breaking.

03 **Reinforce or replace garage doors.** High winds can damage garage doors or blow them in, and if wind enters your garage, it can cause dangerous and expensive structural damage.

04 **Remove trees and trim branches that could fall on your home; clear away yard debris.** The distance between your property and any nearby tree should always be greater than the height the tree will reach when it is fully grown.

05 **Anchor or remove outdoor furniture and other outdoor objects.** High winds can pick up trash cans, grills, clay pots, and other outdoor objects and turn them into airborne missiles. Storage sheds and other outbuildings should be securely anchored, either to a permanent foundation or with straps and ground anchors.

Source: Federal Emergency Management Agency

Before a hurricane

First things first! Meet with your agent well before a storm threatens to make sure you have adequate insurance coverage.

Compile a thorough and detailed inventory of the contents of your home and their value. Include high quality digital photos and even video for documentation purposes. Depending on the severity of a storm, you may not be able to enter your home, and looting could become an issue. Whether your loss is from a storm or theft, having a list to support your claim helps avoid disputes and ensures the settlement is fair. Lists and smart-phone applications for compiling an inventory are readily available. Ask your agent for assistance.

Hurricane
Insurance 4-1-1

Prepared by:

FAIA

Hurricanes, insurance, and YOU.

Many Floridians know what to do when a hurricane threatens and have developed a plan. But for far too few, insurance is not a part of that plan. Just as you have a family plan, so too should you have an insurance plan. This guide will help you plan for insurance before a storm and understand the claims process after a storm.

Create a family plan:

FloridaDisaster.org's online tool can help you create a thorough and accessible family disaster plan.

After the hurricane

Contact your independent insurance agent as quickly as possible to report your losses. He or she will assign the loss immediately to a qualified adjuster, who will call you as soon as possible. It takes time to process a large number of claims after a disaster, so please be patient. If yours is a serious case, tell your agent. Insurance companies schedule adjusters; the most serious losses receive priority treatment.

- Assess your situation and put safety first. Don't proceed until you are sure a room or house is safe to enter. If you must relocate temporarily, give your agent your temporary address.
- Once your safety is secured, make any repairs necessary to prevent further property damage. These might include covering breaks in roofs, walls, or windows with plywood, canvas, or other waterproof material. *Do not have permanent repairs made without first consulting your agent or meeting with the adjuster; unauthorized repairs may not be reimbursed.*
- Keep all receipts for expenditures you've made to temporarily repair damage or to estimate the extent of damage.

Make a list and get estimates

- Use your pre-disaster home inventory to help prepare a detailed accounting of all damaged or destroyed personal property for the adjuster. (Be sure to keep a copy.) Your list should be as complete as possible and include descriptions (with quantities) of items damaged or destroyed, date of purchase or approximate age, cost at time of purchase, and estimated replacement cost.
- Collect cancelled checks, invoices, appraisals, or other papers that might assist the adjuster in determining the value of the destroyed property.
- Secure a detailed estimate for permanent repairs from a reliable contractor and give it to the adjuster when he or she arrives. The estimate should be detailed and specific, and include the extent of the work and a breakdown of repair and replacement costs. *Do not give the contractor the go-ahead to begin repairs until you have reviewed the damage with the adjuster.*
- Keep a written record of everyone you talk to about your insurance claim, including the date of the conversation and a summary of what was said.
- Take photos or video of the damage to help with the presentation of your claim and assist the adjuster in his evaluation.
- Even if home or business furnishings, and other items look like "total losses," do not get rid of them until after they have been examined by an adjuster.

Mitigate further damage

- Clean wooden furniture and floors to avoid further damage. Avoid rubbing in abrasives such as ash, plaster, or wallboard particles that might have fallen on the furniture. Don't leave wood furniture in the sun or it will warp. Scrub woodwork and floors with a stiff brush.
- Draperies, linens, and clothing should be laundered. Upholstered furniture should be examined. You may be able to mitigate further damage by cleaning and drying it; if you plan to have this done by an upholsterer or dry cleaner, talk to your agent first to determine if this can or should be done before or after the adjuster arrives.
- Metal objects, such as guns, drapery rods, and electric motors in home appliances, should be dried and rubbed, or sprayed with oil to prevent corrosion. Radios, TVs, and other electronic systems should also be dried out, but not oiled.
- If your car has been damaged or submerged in a flood, move it to high ground and let it dry out. Do not attempt to start or operate it until it is thoroughly dry.