

# AIA Hurricane Safety and Preparedness Tips

## Protecting Your Home Before the Storm

- Install hurricane or storm shutters to protect your windows or prepare plywood panels to be secured to window frames when a storm approaches.
- Install impact-resistant window and patio door systems.
- Ensure that exterior doors have at least three hinges and a deadbolt lock that is at least one inch long.
- Replace old garage doors and tracks with a system approved for both wind pressure and impact protection.
- Check for cracks and leaks around windows, doors, the roof, foundation and exterior walls.
- Ensure that gutters are clean and stable; downspouts should slope away from the house and carry water at least five feet away from foundation walls.
- Examine your roof carefully, looking for worn, curled or missing shingles. If you cannot inspect your roof safely and easily, look for moisture or surface discoloration in your attic.
- Safely remove dead or dying trees and shrubs; safely trim tree branches so they do not extend over the roof or chimney.
- Make an inventory list of your home's contents. It is best to photograph or videotape your items.

*Information compiled from the Institute of Business and Home Safety (IBHS) and the Insurance Information Institute (III)*

## Recovering After the Storm

- **Protect Yourself.** Always be careful examining, preparing or cleaning up your home or building or when entering any damaged structure. If there is or even appears to be structural damage, do not take chances - contact local officials before entering the property. Report downed power lines or gas leaks immediately. Keep electricity turned off if your home or building has been flooded.
- **Protect Your Property.** Take reasonable, safe steps to protect your property from further damage. This could mean boarding up windows and salvaging undamaged items. Your insurance company can tell you what it will pay for regarding protection.

- **Contact Your Insurer and Report Your Loss.** Call your insurance company and report your loss. Provide a general description of the damage and have your policy number handy, if possible. If you have an agent, your agent will report the loss to your insurance company or to a qualified adjuster who will contact you as soon as possible to inspect the damage. Be sure to give your agent a telephone number where you can be reached. If you can't remember the name of your company and your agent is not reachable, call your mortgage company - it will likely have a record of the company.
- **Return Claim Forms.** After your insurance company has been notified of your claim, it will send you the necessary claim forms within a certain number of days (time period varies by state). Fill out and return the forms as soon as possible. If you do not understand the process, be sure to ask questions and write down the explanation.
- **Make an Inventory List.** Take inventory of any damage. It is best to photograph or videotape the damage to document your claim. Prepare a list of damaged or lost personal items for your adjuster and make two copies - one for yourself and one for the adjuster. Your list should be as complete as possible. Consider including a description of the items, dates of purchase or approximate age, cost at time of purchase and estimated replacement cost. Collect cancelled checks, invoices, receipts or other papers that will assist the adjuster in obtaining the value of the destroyed property.
- **Clean Up & Keep All Receipts.** When starting the cleanup process, be careful, be safe. Don't undertake anything that is physically challenging or could put you in harms way. Use protective eyewear, gloves or other gear if available. Be sure to use caution when covering broken windows or fixing damaged roofs and walls to prevent further destruction. Save receipts for supplies and materials you purchase. Talk to your insurance company about temporary repairs; it will reimburse you for reasonable expenses related to repairs to your property damaged by a covered peril. Secure a detailed estimate for permanent repairs to your home from a reliable, licensed and bonded contractor, and give the estimate to the adjuster. The estimate should contain proposed repairs, repair costs and replacement prices.
- **If You Have to Relocate.** If there was damage to your home that requires you to relocate temporarily or stay in a hotel you MAY be entitled to what is called additional living expense coverage. Coverages vary so ask your insurer or agent.
- **Build Stronger Next Time.** When you are ready to think about rebuilding or repairing ask your contractor about adding features that would increase the building's disaster-resistance.