

playing it safe

Safety and health tips for your work, home and life—brought to you by the insurance and safety specialists at ISG International, Inc..

# Preparing for a Hurricane

## *What to do before, during and after a storm*

Hurricane season lasts from June through November, when storms with heavy rains and catastrophic winds can severely damage or destroy homes in low lying coastal areas.

### During hurricane season:

- Plan evacuation routes and designate a “post-disaster contact” that family members know to call after a hurricane.
- Stock up on items such as a week’s supply of bottled water and canned goods, along with a manual can/bottle opener, flashlight, battery-operated radio or television, nails, tarps and plywood.
- Keep an up-to-date log (including photos/videotape) of your possessions; review insurance policy coverage annually.
- Keep trees and shrubs trimmed to minimize potential damage.

### When a hurricane threatens:

- Refill prescriptions, fill-up your car, and withdraw a week’s worth of cash as power outages may temporarily interrupt services.
- Store valuable papers and items in waterproof bags.

- Cover windows and secure any outdoor items.
- If you live in a trailer home and/or are told to evacuate, do so immediately.

### During a hurricane:

- Tune in to a battery-operated radio or TV and follow local authorities’ instructions.
- Seek shelter in an interior room away from windows, such as a closet. Don’t assume the hurricane is over when the wind subsides. The calm may be the eye of the storm, and the worst part may still be on the way.
- If the electricity goes out, use a flashlight only (no candles).

### After a hurricane:

- Stay inside until an “all-clear” is issued. If you have evacuated, don’t return until the area is re-opened.
- When inspecting your home, wear sturdy shoes and

clothing for protection. More people are often hurt after a hurricane than during it.

- Allow only those trained to turn off damaged utilities and appliances.
- Use only bottled water until tap water is determined safe, and do not eat foods stored in the refrigerator if the power was out.
- Use the phone for emergencies only.



## Simplifying the claims process...

[1] Contact your agent promptly to report damages. Be patient as delays are likely [2] Do not alter the damaged property unless attempting to prevent further damage [3] Keep receipts for ALL costs incurred including temporary housing expenses

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