



# Hurricane Preparedness: A Basic Checklist

Every year, property owners and their families are affected by natural disasters such as hurricanes, floods, earthquakes, tornadoes, wildfires and windstorms.

Following is a checklist, compiled by USI Insurance Services' personal risk specialists, on preparing for a hurricane, and what to do (and not do) before, during, and after it strikes.

## Before a Hurricane

- Prepare for no electricity. Charge cell phones and computers prior to arrival of tropical-storm-force winds.
- Gather relevant documents, such as statements and receipts, and keep in a waterproof place or secure file cabinet. Electronic versions of these records can also be stored on a cloud platform such as Google Drive or a memory stick.
- Conduct an annual insurance checkup to make sure home and valuable personal property are adequately covered.
- Consider building a safe room or pod in your home to be used a temporary shelter or secure storage for valuable items.
- Hurricane retrofits such as roof reinforcements, hurricane-rated glass or shutters, and vertical bracing of garage doors are highly recommended.
- Pack an extra set of car keys, credit cards, checks and cash.
- Fill your vehicle's gas tank as well as the gas tank of back-up generators. Test the generator before the storm.
- Have a predetermined evacuation route and alternative routes in the event of road closures.
- Monitor local news and radio stations for weather updates and alerts.
- Develop an emergency communication plan with details on how to contact family members and where to convene in case you are separated. Keep a copy of this plan in an emergency supply kit or in the secured box where it is easily accessible.
- Taking into consideration the needs of all family members, including pets, pack a three-day supply of: water (1 gallon per day per person), pet food, prescription medication, and nonperishable food. Also pack a map, important family documents and phone

numbers, flashlights, battery-powered or hand-cranked radio, first aid kit, blankets or sleeping bags, sanitation and personal hygiene items, extra clothing, personal computers, phones, cameras, and necessary chargers.

## Inside the Home

- Photograph the interior of your home so you have documentation of interior finishes and personal possessions.
- Move furniture away from all windows and doors, and cover with plastic or tarps if possible.
- Remove drapes/curtains or wrap them in plastic or garbage bags to prevent them from making contact with the floor.
- Roll up area rugs and move them away from openings.
- Put mats, blankets or towels across the thresholds of doors to prevent water infiltration.
- Carefully pack photos, mementos and other important personal items in watertight or water-resistant containers, and store in a safe room or closet.
- Execute your emergency plan for any fine art, jewelry, wine or other collectibles.

## Outdoors

- Secure any items outside the home that could become projectiles.
- Verify water levels in the pool/spa to maintain structural pressure.
- Remove large light fixtures to prevent swaying or breakage.
- Secure fireplace dampers and flues.
- Close and secure garage doors.
- Install storm shutters, or close and lock all impact-rated windows and doors. Shutter installation often takes several days, and should be completed well in advance of hurricane season.



### During the Hurricane

- Seek refuge at a community shelter or the safe room if you have access to one in your home. Stay away from windows and doors until the storm passes.
- Do not leave secured area until an all-clear is received from officials.
- Listen for disaster updates on the radio.
- Do not attempt to drive and stay away from windows and open doors, where you could be injured by flying debris.

### After the Hurricane

- Return to damaged site only during daylight hours.
- If evacuated, only return once officials say it is safe.
- Stay alert for any extended rainfall, storm surge or flooding.
- Drive only if necessary.
- Do not walk or drive through flooded areas or across downed power lines.
- Document any damage to your home or property when it is safe to do so.
- Wear a respirator, hard hat, goggles, gloves, and watertight boots with steel toe if you decide to clean up the property.

- Stay away from damaged buildings or structures that have not been examined or certified as safe.
- Watch out for broken glass, downed wires and exposed nails.
- Do NOT turn power on or off, or use an electric tool, while standing in water.
- If damage is water-related, turn off the power at the main breaker.
- Clean all hard surfaces such as concrete flooring, wooden items and metal furniture, with hot water and laundry or dish detergent.
- Shower and change clothes after leaving a mold site.
- Take inventory of the home, assess damage, and document everything.
- Check local news for boil water advisories.
- Contact your insurance company to begin the process of filing a claim.

This checklist provides basic practical steps that can be taken to protect you, your family and your personal property in the event of a natural disaster. It is not intended to be an exhaustive list. For comprehensive, personalized assistance on disaster preparedness, contact your local USI personal risk specialist.

For further information on hurricane preparedness, visit [ready.gov](https://www.ready.gov).