

Hurricane Season Guide

Stage 1: Preparedness

The good news about hurricanes, as compared to tornados, earthquakes, fires, and other natural disasters, is that we always are fully aware when they are on the way. No one should ever die in a hurricane. However, a significant amount of preparation is necessary to protect yourself, your family, your pets, and your property.

The first stage of planning is the Preparedness phase, best done before the season has officially begun on June 1. Note that this is a man-made date, where statistically most hurricanes occur in the June 1 - November 30 six month window. However, the earliest hurricane to form was in March in 1908. It is not unusual to see a storm in May, and the earliest hurricane to hit land occurred on June 9th, 1966.

Steps to take at this stage:

1. Review your homeowners and flood insurance. Your homeowners insurance covers wind related damage from a hurricane, but not rising water. You need a flood insurance policy to be covered for loss due to rising water such as tidal surge, river flooding, and rain generated flooding.

If you have insurance, check your coverages.

- Are you covered for the full cost of rebuilding your home? Most are not, and are surprised at the replacement cost value of their home. The NAHB has a good calculator on their website.
- Are you covered for the full value of the contents of your home? Perform a home inventory using one of many online apps to have a record of your stuff and also a good estimate of the value.
- Choose the Replacement Cost coverage option (note this is not available if you have a National Flood Insurance Policy), as it will provide you with full replacement cost value of items damaged in a storm. Who wants to replace their 8-year old couch with someone else's 8-year old couch?
- Choose Temporary Living Expense, which will cover you for the cost of hotels, meals, and incidentals while you are unable to live in your home due to damage. TLE is also only available from private flood insurers.

If you don't have flood insurance:

- Assess your risk by consulting with a knowledgeable agent that is familiar with flood insurance
 - Get a quote to determine how much flood insurance will cost you. If you have risk, the cost of a policy for peace of mind alone is worth it.
2. Go through your hurricane checklist, and build your supply kit. This will include water, non-perishable foods, batteries, medicine, flashlights, clothing, and blankets.
 3. Consider buying a portable generator. If you have one already, make sure it has fuel, and test it. Know how it works.
 4. Know your evacuation route options in advance.

5. Develop an emergency contact list, including police, fire department, your insurance claims lines for both your homeowners and your flood policy, and your insurance agent. Include copies of your policies for easy reference.
6. Often overlooked but worthy of planning: how to care for your pets? If you plan to bring them with you, that affects your options for lodging while evacuating. If you plan to leave them behind, develop the plan now of who would be caring for them while you are out of your home.

Preparedness is vital to minimizing your risk of loss, minimizing your losses, and ensuring your health. These few steps early in the season will put you well on your way to readiness.

In our next installment, we'll discuss how to prepare for a storm that is on its way.
