

STORM PREPAREDNESS GUIDE

Key Philosophy: Preparedness is the KEY!

The more insurance companies pay out, the more expensive our insurance becomes. It is our duty to protect ourselves and keep out-of-pocket cleanup costs as low as possible.

Year-Round Preparation

Reduce Your Belongings:

- Purge belongings throughout the year
- Donate gently used items to Amvets, Salvation Army
- Give items to family members in non-storm-prone areas
- Donate books to local libraries
- Donate historic items to schools, churches, ALA Units
- Check eBay prices for collectibles - sell valuable items
- Donate excess canned goods to food banks
- Donate extra towels to homeless shelters or animal rescues

Home Security Measures General Preparation:

- Keep collapsed boxes on hand for evacuation
- Purchase stackable plastic bins for storage
- Consider purchasing storm shutters
- Keep handyman contact information readily available
- Schedule roof inspections before storm season
- Purchase crank-operated weather radio
- Store garbage cans in garage

Room-by-Room Preparation Kitchen:

- Store salvageable items in lower cabinets
- Place perishable items in top cabinets
- Do not replenish refrigerator/pantry before storms

Bedrooms and Living Spaces:

- Pack lower cabinet items into plastic bins, place on countertops
- Store important papers in waterproof bins or safe-deposit boxes
- Place valuable clothing in plastic bins on top shelves
- Unplug electronics, place on upper shelves, secure with plastic bags
- If not flood-prone, place electronics in bathtub
- Use washer, dryer, stove, microwave for small item storage
- Store bedspreads in plastic bags on high shelves
- Cover beds, sofas, chairs with blue tarps

Evacuation Procedures

If Leaving:

- Turn off power
- Post evacuation notice on door for power company and sheriff
Including contact information on notice
- Keep important telephone numbers and address book with you
- Fill vehicle with gas
- Notify friends/family of your location
- Fill bathtub with water for toilet flushing (if sewage system fails)

Insurance Considerations

Review Coverage: Check your current insurance policy

Purchase Flood Insurance: Most storm damage is from rising water, which homeowner's insurance doesn't cover

Note: Flood insurance can be purchased even if you're not in a flood zone