

Lisa's Lucky 7 Hurricane Prep

It's all about **Protecting People and Property!**



Know your risk: Is it high winds, coastal storm surge or inland flooding? It can be all three, depending on where you live. Preparing for each is different. The good rule of thumb is "Run from the water, hide from the wind." If you live near water, you evacuate further inland. Hide from the wind means hunker down in a sturdy building. There are ways to fortify your home ahead of time.

Protect your home: Protecting your roof, windows and doors is key to keeping damaging wind and water out! Consider installing **storm shutters** or **impact resistant hurricane glass**. Seal around your doors and windows with weather resistant caulking and adjust your doors and windows or add weather stripping for a tight seal. Repair any damaged roof shingles or tiles. Eliminate hazards now, such as branches overhanging your roof and damaged trees. Declutter drains and gutters.

Talk to your insurance agent: Your homeowners agent is there to help you protect your largest asset (your home!), so give them a call now to confirm you have the proper coverage. Remember that most homeowners policies **do not** cover flooding. Ask about a separate flood policy from the **federal government** or the growing competitive **private flood insurance** market.

Prepare to file your claim now: Grab your phone or camera and take a leisurely video or pictures of each room in your house, noting all your worldly possessions. Do the same outside with your cars, boats, and other valuables. Upload the files or otherwise store securely offsite. Should you suffer future damage, you'll already have a complete indisputable inventory for filing your insurance claim.

Make a kit: Think about what you'd need to have to live for five days cut-off from the world, including water and electricity. Besides enough nonperishable food, water, and medicines for your family and pets, you should have a weather radio, flashlights, extra batteries, cellphone battery backups, toolkit, can opener, help whistle, matches, sterno, fire extinguisher, ax, and comprehensive first aid kit.

Make a plan: Decide under what circumstances you will hunker down versus evacuating. Become familiar with your evacuation zone, the evacuation route, and nearest shelter locations. Have "the talk" with the family about what you'll do and choose a relative or friend outside the state that everyone can stay in contact with during and after the storm should you become separated. Find creative ways to test your plan throughout hurricane season. Have a plan for your pets, and for storing any boat and trailer, too.

Gather important papers: If you have to evacuate, you'll be happy you took time now to gather your important household and life documents, including your insurance policies and financial accounts information. Put them in a double-sealed bag that you can grab on your way out. Store your insurance company's phone number and your policy number in your phone. Include the state insurance helpline number (877-693-5236) manned by experts who can help you better understand your policy, file an insurance claim, and settle issues that may occur during the claims-filing process.

More resources at the Florida Department of Financial Services [online disaster guide](#) and [Ready.gov](#).



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