

HURRICANES

Tips to prepare, protect, recover

The destructive force of a hurricane should never be taken lightly. These powerful storms unleash devastating winds, torrential rains, storm surges, and tornadoes, causing extensive damage. And while you can't stop a hurricane from coming, you can strengthen your home against this brutal force. Here are some plans you can make and steps you can take to help protect your property, and even save your life.

PREPARE

Long before hurricane season (July 1-Nov. 30), make sure you take these precautions to help ensure your family's safety and minimize damage to your property:

Develop a family disaster plan.

- Find the fastest routes from your home and workplace to your public evacuation shelter or other safe area. Let friends and relatives know the shelter's location.
- Make sure you're aware of the disaster plans of your workplace, children's schools, or day care centers.
- Make sure your vehicle's fuel tank is filled.
- Designate an out-of-state friend or relative as a family contact.

Strengthen your home by reinforcing these important areas.

- **Openings**
 - **Windows** – For the best protection, install impact-resistant permanent shutters that meet state building code approved standards. You can also install permanent fasteners so protective panels (such as ¾" plywood) can be quickly put in place. To offer adequate protection, plywood should be at least ¾" thick.
 - **Doors** – Consider installing hurricane-resistant entry doors. All entry doors should have three hinges and a dead bolt lock with at least a one-inch bolt throw length. Door framing should be securely anchored to the wall structure using fasteners that are at least 3 inches long. If you have double-entry doors, secure the inactive door with head and foot bolts that extend through the door header and into the sub-floor. Patio doors should be made of tempered glass. Shuttering doors offers extra protection.
 - **Garage doors** – Think about installing a hurricane-resistant garage door, or have a steel bracing kit installed to help support the door against wind pressure. You can also protect your garage door with a shutter or screen rated for wind pressure and debris impact.
- **Shingles** – Hurricane-force winds can cause shingles to peel off, especially if edge shingles are not well secured or the adhesive on their tabs has failed. A roofing professional can evaluate your roof, and, if needed, additional roofing cement can be added under each tab to help keep the shingles attached during a high wind event.
- **Soffits** – To help anchor the soffits to your home, apply a bead of polyurethane sealant between the wall and the trim into which the soffit panels are inserted. You can also apply a dollop of caulk in the V-shaped hole where the joint between two soffit panels meets the trim.
- **Seals** – Any cracks or holes where cables, pipes, or wires enter the home should be sealed with caulk.
- **Surroundings** – Before a hurricane strikes, move garbage cans, patio furniture, grills, and other potentially

wind-borne objects inside your home or garage. Consider replacing gravel or rock landscaping materials with shredded bark.

If you live in a mobile home, inspect all straps and tie-downs for wear and have repairs made if necessary.

Also, make sure your home has flood insurance because a standard home insurance policy doesn't cover damage caused by a flood. Flood insurance is backed by the U.S. Government's National Flood Insurance Program and can be purchased in participating communities through your State Farm[®] agent. There is generally a 30-day waiting period for the policy to go into effect.

HELPFUL HINTS

A 74 mph wind (the lowest hurricane wind) can blow water up a wall about 4", forcing gallons of water through even very small cracks in walls causing serious damage. That's why it's so important to seal any holes or cracks.

PROTECT

When a hurricane warning is given:

Secure your property.

- Close window shutters or attach protective panels with previously installed fasteners.
- Garage or store vehicles you plan to leave behind.
- Moor boats securely. If your boat is ashore in a jack stand, strap the boat down when possible.
- If you have a pool, cover the pump filter.
- Anchor garage doors.
- Lock doors and windows before you go.
- If an evacuation has not been ordered or there is no time to get to a shelter, stay in the middle of your home or basement, away from the windows. Try to take cover under a staircase or a heavy piece of furniture.
- Don't stay in a manufactured home if a hurricane is approaching. Their light frames and exteriors can easily be punctured by flying debris, and they are easily overturned in high winds.

RECOVER

When it's safe to do so, take these steps to get your life back to normal:

Clean up your property and repair any damage.

- To dry out your building, remove only wet drywall, wet carpets and pads, and pull off wet baseboards and cabinet kick plates. Keep samples of any carpets that are removed. Leave your home as well ventilated as possible. You should also dispose of damaged property that could be a health hazard or may hamper local clean-up operations.
- If you do the cleaning yourself, be careful not to injure yourself or others. Keep track of the time and money you spend protecting your property. If you decide to use a contractor, get a receipt for the cost of labor and materials to give your claim representative. Do not have any repairs done until you discuss them with your claim representative.
- To speed up the insurance claim process, be sure to document items you throw out. You can do this by saving your receipts, photographing the items, and by making a room-by-room inventory of missing or damaged goods. Include manufacturer's names, dates, and places of purchase and prices.
- Do not throw out any expensive items, such as large televisions and furniture, until authorized by your claim representative. These items may need to be inspected first.
- Take all personal property, especially small valuables such as furs or jewelry, to a safe place to avoid theft.

- Handle antiques, art objects, sterling, and brass with special care. Allow them to dry, but do not oil or rub them since this could damage finishes or surfaces.
- Clean and dry wood furniture as soon as possible. Be careful not to rub in abrasives such as soil or plaster that may have fallen on the surfaces.
- Try to dry bedding and upholstered furniture that is saturated with water. Don't store other possessions near these items.
- Dry and clean any carpets and rugs that have minor water damage. Carpet or rugs that have been saturated with water should be disposed of as noted above.
- To prevent corrosion, dry any metal objects, such as home appliances and drapery rods, then rub or spray with appropriate cleaning solution.
- Dry, but don't oil radios, televisions, and other electric devices. Any electric equipment exposed to water should be professionally serviced before use.

Have repairs estimated by a reputable contractor.

- It's best to use local and reputable contractors. If there's any problem with repair work, it's much easier to have it fixed by a local firm than one from out of town.
- Check your contractor's references by calling your Chamber of Commerce or Better Business Bureau. Make sure contractors have the experience to handle your repairs.
- Be sure to agree on payment terms with the contractor before you sign any contract.

How to submit a claim.

- To help settle your claim, make a room-by-room photographic inventory of your damaged property. Include the brand name, model number, age, replacement price, and place of purchase of all items.
- Call your State Farm agent or 1-800-SF CLAIM immediately. State Farm has one of the world's largest professional claim networks, so we can settle your claim promptly and fairly.

When widespread damage occurs, our State Farm Catastrophe Team[®] will set up a Special Disaster Service Center in your area so you can get the help you need.

BE WEATHER-WISE

Time and again, the failure to take basic precautions has made hurricanes even more tragic. If you live in a hurricane-prone area, following the steps outlined here can help shield your property against wind and water and prevent injuries to you or your family. But remember, this is only a guide. For more information, use these resources:

- Institute for Business and Home Safety website: disastersafety.org
- Federal Alliance for Safe Homes website: flash.org

The more information you have, the better prepared you can be when a hurricane strikes.

The information was obtained from various sources. We believe it to be reliable and accurate, however, we do not warrant the accuracy or reliability of the information contained herein. We do not endorse, recommend, or guaranty any products. The information provided is not intended to replace any manuals or other instructions provided by the manufacturer. Further, State Farm makes no guarantees of results from use of information contained herein. The information contained herein does not affect any policy contract. We assume no liability in connection with either the information contained in this material or the loss control suggestions made. Moreover, we caution that not every acceptable loss control procedure is contained in this material. When appropriate, you should consult a licensed qualified professional to perform various loss control measures.