



A GUIDE TO HURRICANE PREPAREDNESS

The Atlantic hurricane season begins on June 1st and ends on November 30th. 75% of the days with tropical storm activity and 95% of the days with major hurricanes occur between mid-August and the end of September. But these storms could happen at any time, with recent years seeing storms before and after the official hurricane season. Many homes are flooded or damaged by wind from storms that never earn official names. In other words, the best time to start preparing is now.

SIX-S's

The **Six-S's** of hurricane preparedness are:

- Securing Your Residence
- Supplies Before Demand
- Safeguard Your Documents
- Sign Up for Alerts
- Safety
- Start Your Preparations Today

***See page 3 for details!*

PRE-LANDFALL PREPARATION

Create a hurricane emergency plan. Having a plan is a key factor in your overall hurricane preparedness. Once you have completed your plan, review it with your family members and store it in a safe place. You should also keep a duplicate copy in a safe place outside of the home or have an electronic version saved where you or a trusted friend or family member can access it if you are without power.



HURRICANE PLAN TIPS

- Collect copies of important documents and secure them in a safe location, and digitally stored in secure cloud storage.
- Review your insurance coverage and keep updated photos and/or a video inventory of your personal belongings.
- Save phone numbers for your insurance company, doctor, veterinarian, and family members in your phone contacts.
- Identify your evacuation routes and alternate route options.
- Stock up on necessary supplies and prescriptions for family members and pets.
- Identify the safest place in your home to ride out a storm and make sure everyone knows the location.
- If there is a risk of flooding in your area, consider getting sandbags for hurricane preparation.
- Bring pets inside.
- Reinforce windows and doors with storm shutters.
- Move your vehicle to covered parking.



EVACUATING DURING A HURRICANE

- Stay alert to storm advisories by using your NOAA weather radio.
- Enact your family disaster plan.
- Map out your route. Use travel routes specified by local authorities. Do not get on the road without a place to go.
- Fill your car with gasoline.
- Enact your pet plan. Before a storm threatens, contact your veterinarian or local humane society for information on preparing your pets for an emergency.
- Bring your emergency supply kit. Make sure you include important documents. Have enough food and water for at least 3 days. Bring flashlights for emergency lighting, since it's likely that there will be power outages and most places will be running on backup power.
- Secure your home before leaving. Anchor loose objects or bring them inside and lock your doors.
- Have some cash handy. Following a hurricane, banks and ATMs may be temporarily closed.
- Notify your family and friends of your plans.



POST-LANDFALL

After a hurricane has passed, you still need to exercise caution. Some safety tips to keep in mind:

SAFETY TIPS

- Check outside for downed or dangling power lines and report immediately to your power company. Do not attempt to touch or move anything near a power line.
- Be mindful of overloading outlets, or using outlets damaged during the storm. This can lead to fires or electrical shock.
- Only use a portable generator outside in a well-ventilated area to prevent carbon monoxide poisoning.
- Keep an eye out for loose animals in your community.
- Avoid drinking the tap water until you are sure it is safe.
- Open cabinets carefully as items may have shifted and could fall off the shelves.
- Throw away spoiled food. If you are unsure whether something has spoiled, throw it away.

EMERGENCY KIT CHECKLIST:

- Batteries
- Flashlights
- Battery-operated radio
- Masks and gloves
- Hand sanitizer
- First aid kit, including bandages, gauze, disinfectant wipes, antibacterial ointment, etc.
- Garbage bags
- Fire extinguisher
- Non-electric can opener
- Extension cords
- Tarps
- Mosquito repellent
- Gas cans and/or propane
- Cash, in case of prolonged power outages
- Cell phone chargers and battery packs
- Rain gear
- Nonperishable food, such as canned food and beverages
- 1 gallon of water per day per person or pet
- Any necessities specific to your family, such as diapers, wipes, formula, pet food or litter.
- Books, games, puzzles, and other fun activities for your family to stay entertained and calm

PROPERTY DAMAGE TIPS

- If you have property damage, notify Vault as soon as possible to begin the claim filing process.
- Take photos or video of damage before cleanup.
- Make temporary repairs to avoid more damage.
- Hire only licensed, reputable repair companies and be sure to keep receipts for all repairs.
- If possible, keep damaged items so your claims adjuster can review them.

REPORTING A CLAIM

We are available **24/7** to assist our agents and customers with claims. You can reach the Vault Claims team by calling or emailing:

844.388.LOSS (5677)
ClaimsFNOL@Vault.Insurance

If you report a claim, a Vault adjuster will contact you the same day.

Learn more at **vault.insurance** or contact us at **844 36 VAULT (82858)**



SIX-S's of Hurricane Preparedness

1. Securing Your Home

For annual maintenance:

- Shutters: Make sure your storm shutters are organized and ready, and locking mechanisms are in good working order.
- Roof tiles: Check for any cracks or shingles that need to be replaced or re-attached.
- Stucco: Look for any cracks and repair before rain can leak in.
- Garage door: Tracks and wheels should be greased and bracings secure to prevent damage.
- Generator: Have your portable generator serviced before hurricane season begins. A whole-house generator should be checked annually by a service provider and run weekly tests.

Reduce potential damage and debris around your home:

- Trees and shrubs should be clipped back away from your home. Remove any dead limbs or other loose pieces, such as coconuts from palm trees.
- Clear your gutters of debris.
- Any furniture, planters, or decorative items weighing less than 30 pounds should be anchored down or stored away.
- Do not drain your pool or put patio furniture into it.
- Move your vehicle to covered parking, if possible. If not possible, moving blankets can provide some protection from damage. Avoid parking under trees.

2. Supplies Before Demand

To prevent hoarding, supply issues, and to avoid the general chaos, shop ahead of time. You can fill your emergency kit over the course of the off-season, so you're ready when the time comes.

3. Safeguard Your Documents

Get your documents together and keep them in a protected, dry place, such as a safe-deposit box or fireproof/waterproof safe. Or save items electronically in a secure cloud-based service. Take photos of valuable items and the interior and exterior of your home as well.

4. Sign Up for Alerts

There are many apps out there that can notify you of oncoming storms. The American Red Cross - Hurricane+ app is recommended because it can check many locations and monitor weather alerts within a 100-mile radius.

Also pay attention to your local weather services and government alerts as well. The National Hurricane Center and NOAA are helpful resources.

5. Safety

- Do not go outside during the storm, or when you are in the eye wall.
- Do not use the barbecue grill indoors or in your garage.
- Do not use a portable generator indoors or place it within 4 ft. of an open window.
- Do not stand near doors and windows during the storm.
- Do not use candles unless absolutely necessary and do not leave them unattended.

Check with your local municipality for recommendations or rules for waste management, debris, power failures, emergency notifications, and road closures.

6. Start Your Preparations Today

Know where you need to go if you must evacuate. Signs are typically posted along designated evacuation routes. Plan your route accordingly and choose your final destination out of the path of the storm.

- If you have pets you're evacuating with, make sure where you are staying is pet friendly.
- Remember to bring your important documents and emergency kit.
- Don't forget to fill your car up with gas and have cash available in the event that ATMs are out of cash or out of power.
- Secure your home before leaving, anchoring loose objects or bringing them inside and locking your doors.
- Stay connected with friends and family.