

How to Prepare for a Hurricane

The Atlantic hurricane season begins on June 1 and ends on November 30. 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 anytime. In recent years, storms have occurred before and after the official hurricane season. Vault Insurance encourages homeowners to prepare their homes, luxury vehicles, and high-value items now in case of emergency.

Before the Storm

Important Information & Insurance Coverage

- Collect copies of important documents and store them in a protected, dry place.
- Review your insurance coverage.
- Collect phone numbers for your insurance company, doctor, veterinarian, and family members.
- Identify your evacuation routes.
- Speak with your broker to ensure you have proper coverage ahead of the storm season.
- Discuss with your agent if you should expand your coverage with a Collections policy to protect high-value items. If you have one already, update it with any recent changes or additions.
- Inquire if you need to add flood coverage before the season begins.
  - *Please note: Flood policies have a waiting period, so it's critical to discuss this before hurricane season begins.*
- Know your policy deductible on all your assets, as well as any CAT-related endorsements.

Home Preparation Checklist

- [ ] Sandbags (if needed)
- [ ] Remove dead limbs and branches from trees
- [ ] Clear gutters
- [ ] Reinforce windows and doors with storm shutters
- [ ] Anchor or store away any outdoor items

Don't forget these annual maintenance items:

Shutters: Organize your storm shutters and check the locking mechanisms.
Roof tiles: Check for any cracks or shingles that need replacing.
Stucco: Look for any cracks and repair before rain can leak in.
Garage door: Grease any tracks and wheels and secure bracings.
Generator: Have your portable generator serviced before hurricane season begins.

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Prepare Your Family

- [ ] Stock up on necessary supplies and prescriptions for family members and pets
- [ ] Bring pets inside
- [ ] Identify the safest place in your home to ride out a storm and make sure everyone knows the location
- [ ] Sign up for weather alerts on your phone

Safeguard Your Vehicle

- [ ] Windows, sunroof, and doors are closed and locked
- [ ] Park your vehicle(s) in a safe location
- [ ] Vehicle(s) are not parked near trees, utility poles, or an area prone to flooding
- [ ] Complete your regular car maintenance, gas up, and pack your emergency kit
- [ ] Do not leave your car keys in your vehicle
- [ ] Check if your insurance provide assistance in moving vehicles out of a storm's path

Protect Your Assets

- [ ] Take photos of valuable items
- [ ] Create a home inventory list
- [ ] Artwork is stored at least 6 in. off flooring and away from flood-prone areas
- [ ] Art is stored in a climate-controlled warehouse (if applicable)
- [ ] High-value items are safely stored away in a safe location



During the Hurricane:

- 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 necessary; do not leave them unattended.

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@VaultInsurance.com

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

Learn more at **vaultinsurance.com** or contact us at **844-36-VAULT (82858)**

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HURRICANE

Emergency Checklist

Safety

- [ ] Fire extinguisher
- [ ] Garbage bags & tarps
- [ ] Mosquito repellent
- [ ] Rain gear

Power Supplies

- [ ] Batteries
- [ ] Flashlights
- [ ] Battery-operated radio
- [ ] Generator
- [ ] Extension cords
- [ ] Gas cans and/or propane
- [ ] Cell phone chargers
- [ ] Battery packs

First Aid

- [ ] Bandages
- [ ] Gauze
- [ ] Disinfectant wipes
- [ ] Antibacterial ointment
- [ ] Hand sanitizer
- [ ] Masks & gloves

Food Supplies

- [ ] Non-perishable food
- [ ] 1 gallon of water per day per person or pet
- [ ] Non-electric can opener

Family Needs

- [ ] Medication
- [ ] Diapers
- [ ] Wipes
- [ ] Formula
- [ ] Pet Food
- [ ] Litter
- [ ] Portable pet crate
- [ ] Puppy pads
- [ ] Puzzles
- [ ] Books
- [ ] Games
- [ ] Cash