

HomeMatters

Loss prevention tips for all your home matters provided by:
Sinclair Insurance Group, Inc.



Preparing for a Hurricane

Hurricane season lasts from June through November, when storms with heavy rains and catastrophic winds can severely damage or destroy homes in low-lying coastal areas. To assure that you and your family are prepared, there's no time like the present to create emergency kits: one for use if you need to evacuate your home and one for use if you get trapped in your home for several days. Get the entire family involved in creating these emergency kits so that kids understand the importance of being prepared.

What to Do Before, During and After a Storm

When a Hurricane Threatens

- Refill prescriptions, fill up your car's gas tank and withdraw a week's worth of cash, as power outages may temporarily interrupt services.
- Store valuable papers and items in waterproof bags.
- Cover windows and secure any outdoor items.
- If you are told to evacuate, do so immediately. Be especially alert if you live in a trailer home.

During a Hurricane

- Tune into a battery-operated radio or TV and follow local authorities' instructions.
- Seek shelter in an interior room away from windows, such as a closet.

- Don't assume the hurricane is over when the wind subsides. The calm may be the eye of the storm, and the worst part may still be on the way.
- If the electricity goes out, use a flashlight only (not candles).

After a Hurricane

- Stay inside until an "all-clear" is issued. If you have evacuated, don't return until the area is re-opened.
- When inspecting your home, wear sturdy shoes and clothing for protection. People are often hurt after a hurricane, rather than during it.
- Allow only those trained to turn off damaged utilities and appliances.
- Use only bottled water until tap water is determined safe, and do not eat foods stored in the refrigerator if the power was out.
- Use the phone for emergencies only.

Filing a Claim

- Contact your agent promptly to report damages. Be patient, as delays are likely.
- Do not alter the damaged property unless attempting to prevent further damage.
- Keep receipts for ALL costs incurred, including temporary housing expenses.



Safety First

Plan evacuation routes and designate a "post-disaster contact" that family members know to call after a hurricane. Stock up on items such as a week's supply of bottled water and canned goods, along with a manual can/bottle opener, flashlight, battery-operated radio or television, nails, tarps and plywood. Keep an up-to-date log (including photos/videotape) of your possessions; review insurance policy coverage annually.