

HomeMatters

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



Control Windstorm Damage Ahead of Time

Homeowners can suffer a magnificent amount of damage from windstorms and hurricanes, especially when living on the southeastern seaboard, central eastern seaboard and the Gulf Coast. There are, however, many things homeowners can do to reduce their exposure to these losses before hurricane season hits by protecting the roof, windows, entry doors and garage doors.

Windstorm Damage Prevention Measures

Roof Protections:

The installation and design of your roof is critically important in how protected your home will be from high winds. For instance, the roof sheathing (the boards nailed to the rafters or trusses), can fail during a hurricane if they are not properly installed.

- If nails have missed the rafters, consider adding more.
- Have your roof inspected to make sure that it's up to code and has enough nails per shingle.
- Make sure gables are securely attached and reinforced to the frame walls.



Safety First

Approximately 50 percent of all Americans live within 50 miles of a coastline and are consequently exposed to hurricanes. To prevent excess damage, plan for a storm by keeping your Homeowners policy insured values up-to-date, purchase Flood Insurance and practice a family evacuation plan. When a storm hits, you may have only minutes to gather your most important belongings and leave your home, maybe for good, so it's important to be prepared!

- Consider installing hurricane clips, as they will prevent high winds from ripping off your roof. These clips are made of galvanized steel and connect the rafters to the roof at the top and bottom of the house to a plate that is bolted to the slab. If installed properly, hurricane clips will allow your roof to withstand 100 mile-per-hour winds.

Windows:

- Install impact-resistant shutters on your large windows and glass doors. They will reduce damage caused by pressure changes when windows and doors break. These shutters also protect glass from windborne objects.
- Consider installing impact-resistant windows and patio doors.

Entry Doors:

- Install solid wood or hollow metal doors with at least three hinges and a dead bolt lock.

Garage Doors:

- Install singlewide garage doors versus doublewide doors because they are not as susceptible to wind damage due to their size.
- Choose heavy hinges to strengthen doors.

You can count on us for all your home matters, including Homeowners and Flood Insurance. Contact us for more information on our affordable coverage options.