

A GUIDE TO HURRICANE PREPAREDNESS

The Atlantic hurricane season begins on June 1st and ends on November 30th. The peak of the season tends to be in the early weeks of September and we generally see roughly 75% of tropical storm days from mid-August to September. Due to higher water temperatures and atmospheric shear conditions later in the season, 87% of category 1-2 hurricane days, and approximately 95% of category 3-5 (major) hurricane days are also during this time. That means that NOW is the time to prepare.

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 EMERGENCY KIT TIPS:

It's important to have a hurricane emergency kit. Your kit should include items that can assist you or your family during or after a hurricane. Items such as batteries, flashlights, and a battery-operated radio are good staples. In light of COVID-19, you may also want to include PPE needs such as masks, gloves and hand sanitizer.

Family needs vary, so once you have identified the essentials, tailor your plan and your emergency kit contents to meet your family's unique needs and make sure it's easily accessible.



HURRICANE PLAN TIPS:

- Collect copies of papers like the deed to your home, insurance paperwork, financial information, etc.
- Review your insurance coverages and keep updated photos and/or a video inventory of your personal belongings.
- Collect phone numbers for your insurance company, doctor, veterinarian, and family members. Make sure they are all saved in your cell phone contacts.
- Identify your evacuation routes. Have an alternate route planned in case the first option is not navigable.
- Don't forget special needs of family members such as a supply of critical prescription medications, if applicable.
- Make sure you have accounted for the needs of any household pets.
- Identify the safest place in your home to ride out a storm and make sure everyone knows the location.



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 disaster 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

While hurricane preparation is key, it is also important to understand what you should do post-hurricane so you can begin rebuilding your life and your property as quickly as possible.

SAFETY TIPS:

- Stay inside and do not drive. There may be damaged roadways, extended rainfall, and tornadoes.
- 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.
- 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 are likely to fall off the shelves.
- Throw away spoiled food. If you are unsure whether something has spoiled, throw it away.

POWER SAFETY

Many injuries and accidents occur after a hurricane as residents try to cope without power. Portable generators, overloaded outlets, and damaged charging stations being used to power up devices can lead to electrical shock and fires. Generators need to be well ventilated and properly grounded. Extension cords should be in good working order—free of cuts and frays.

Technology plays an integral part in our lives but it's of the utmost importance to think about how to stay safe while staying connected if there is no power after an event.

PROPERTY DAMAGE TIPS:

- If you have property damage, notify Vault as soon as possible to begin the claim filing process.
- Attempt to make temporary repairs such as placing tarps on damaged roofs or boarding up broken windows in order to avoid additional damage.
- Hire only licensed, reputable repair companies and be sure to keep receipts for all repairs.
- Take photos or video of damage prior to cleanup.
- 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
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