



PRE-SEASON RISK MITIGATION

Preparing your home and family for hurricane season

Comprehensive hurricane preparation can be the difference between minor damage and catastrophic loss. The following information is intended to guide you through preparation of your family and property.

Steps you can take right now

- Verify that all windows and doors throughout your home are impact rated or protected with storm shutters, including skylights and garage doors.
 - Garage doors, sliding glass doors and French doors are particularly vulnerable due to their size. Special attention should be given to protecting these openings
 - Replacing openings with impact rated products will prevent damage from wind-borne debris without the hassle of pre-storm installation of shutters
- Have your roof inspected to verify the structure and decking are appropriately attached in accordance with the latest building code. Make any necessary updates or repairs and replace loose or missing roof cover to prevent leaks. Installing secondary water resistance between your roof deck and cover is often an integral component in preventing interior water damage in a hurricane.
- Landscape your property using native plants and utilize mulch instead of shells or pebbles in plant beds (shells and pebbles can become projectiles in high winds). Avoid the excessive use of outdoor planters and decorative items that will require relocation in the event of an oncoming storm.
- Install a back-up generator of adequate size to power air conditioning in your home as well as any critical appliances and electronics (i.e. your alarm system). Special attention should be paid to areas of your home that house art or require temperature control, such as wine cellars. If water enters your home, air conditioning can expedite the drying process and help prevent additional damage.

As hurricane season approaches each year

- Know your evacuation zone (visit www.flash.org and search “evacuation zones”) and formulate your emergency plan. Have your emergency supply kit ready and be prepared to activate your plan quickly (for more information regarding emergency supplies, visit www.redcross.org). If you have fine art, jewelry or collectibles, a separate emergency plan may be necessary to properly protect your valuable items.
- Prepare your emergency supply kit, which should include water, non-perishable food, hygiene and sanitation items, important documents, flashlights with extra batteries and cash. Your kit should be packed in a water-resistant container or box that can be easily packed or moved if necessary. For more information regarding emergency supplies, visit www.redcross.org.
- Have your windows and doors inspected and re-caulked. Re-caulking your openings will help prevent wind-driven rain from infiltrating your home
- If you have a storm shutter system, formulate your shutter installation plan as the process is often both time and labor-intensive. Assistance may be needed from caretakers, contractors or professional shutter installers, so coordination should be completed well in advance of an oncoming storm. Have all anchor bolts inspected annually to ensure they perform as designed and so that your shutters can be easily deployed.

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As hurricane season approaches each year (continued)

- Prune trees and other landscaping around your home. Remove dead branches and limbs, especially those that overhang or are too close.
- If you already have a back-up generator, have it maintained annually and tested under load to ensure proper operation.
- Make sure drains on terraces and balconies are clear to allow water to flow freely.
- Discuss your insurance coverage with your agent or broker. Know your hurricane deductible and what your policy covers after a hurricane. Review a copy of our Hurricane Preparedness and Evacuation Checklist.

When a hurricane is forecast to hit your area

- Coordinate with all involved participants to execute your shutter deployment plan. Verify all openings are protected and secure your garage doors.
- Fill the fuel supply for your back-up generator. Test your generator under load to be sure it is working properly.
- Complete all exterior storm preparation including:
 - Remove all patio furniture and planters from your yard or terrace.
 - Remove or secure all exterior light fixtures or ceilings fans to prevent swaying and breakage.
 - Secure fireplace dampers and flues.
- Complete all interior storm preparation including:
 - Move furnishings away from windows and doors and cover with plastic if possible.
 - Remove or wrap drapes with plastic or garbage bags.
 - Roll decorative rugs and store away from doors and windows.
 - Place mats, blankets or towels across door thresholds to prevent water infiltration.
 - Carefully pack important photos, mementos and personal items in plastic storage and store in a safe, interior room.
- Activate your emergency plan for all fine art, jewelry and collectibles. If you have questions regarding your collection or valuables, contact our art collection management department at artcollections.pcg@aig.com.
- Monitor local television channels and radio stations for weather updates.
- If necessary, evacuate immediately.

After the storm

- Stay alert for extended rainfall, flooding and storm surge. Storm surge is often the greatest threat to life and property in a hurricane.
- If you have evacuated, only return once officials say it is safe.
- Drive only if necessary. Roads should be kept clear of traffic so that emergency officials can easily access homes and businesses if needed.
- Never drive or walk through flooded roads or over downed power lines.
- If possible, run air conditioning to dehumidify your home.
- If you have damage, document once safe to do so and contact a restoration company, your insurance broker or submit a claim by contacting our claims department at 888-760-9195.

For more information, please visit www.ready.gov or call 800-899-2409.



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