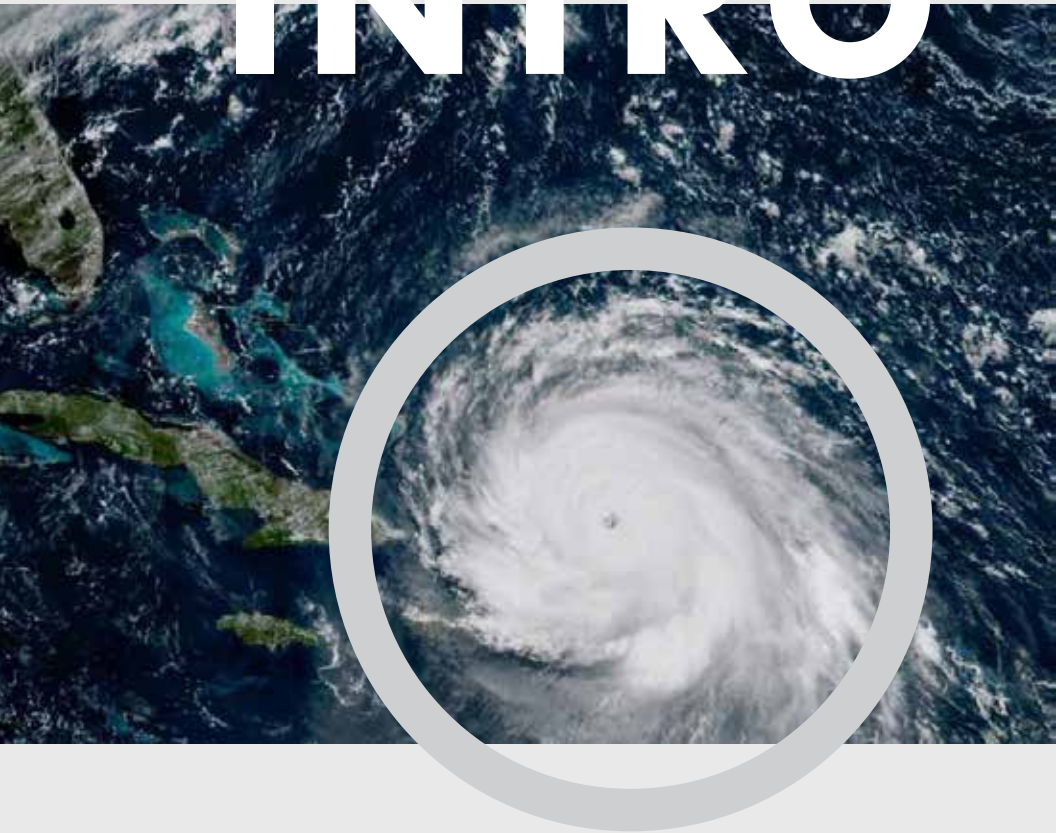


**OVD**  
I N S U R A N C E

HOW TO PREPARE FOR A  
**HURRICANE**



# INTRO



## **INTRODUCTION**

A hurricane can cause widespread devastation during and after it occurs. This guide from OVD is designed to help you properly prepare for a hurricane and know how to protect yourself during and after one.

Planning and preparing can make a big difference in safety and resiliency in the wake of a hurricane. The ability to quickly recover following a hurricane requires a focus on preparedness, advance planning, and knowing what to do in the event of a hurricane.

## **TABLE OF CONTENTS**

- \ Introduction
- \ How to Prepare for a Hurricane
- \ Now/Prepare
- \ Stay Informed: Emergency Notifications
- \ Plan for Evacuation
- \ Family Communication Plan
- \ Emergency Supplies
- \ Protect Your Property
- \ During/Survive
- \ Evacuation Notices
- \ Areas Without an Evacuation Notice
- \ After/Be Safe
- \ Stay Safe and Healthy Post-disaster
- \ Five Steps for Post-hurricane Clean-up
- \ Hurricane Preparedness Checklist

## HOW TO PREPARE FOR A HURRICANE

Hurricanes are massive storm systems that form over ocean water and often move toward land. Threats from hurricanes include high winds, heavy rainfall, storm surge, coastal and inland flooding, rip currents, and tornadoes. The heavy winds of hurricanes can cause damage or destroy homes, buildings, and roads, as well as cause power, water, and gas outages. These effects can injure or kill people, disrupt transportation, and pollute drinking water. Hurricanes cause deaths and injuries primarily from drowning, wind, and wind-borne debris. The impact from hurricanes can extend from the coast to several hundred miles inland.

# 1

### NOW/PREPARE

- + Sign up for local alerts and warnings.
- + Monitor local news and weather reports.
- + Prepare to evacuate by testing your emergency communication plan(s), learning evacuation routes, having a place to stay, and packing a "go bag."
- + Stock emergency supplies.
- + Protect your property by installing sewer backflow valves, anchoring fuel tanks, reviewing insurance policies, and cataloging belongings.
- + Collect and safeguard critical financial, medical, educational, and legal documents and records.

# 2

### DURING/SURVIVE

- + Follow guidance from local authorities.
- + If advised to evacuate, grab your "go bag" and leave immediately.
- + For protection from high winds, stay away from windows and seek shelter on the lowest level in an interior room.
- + Move to higher ground if there is flooding or a flood warning.
- + Turn Around Don't Drown.®
- + Never walk or drive on flooded roads or through water.
- + Call 9-1-1 if you are in life-threatening danger.

# 3

### AFTER/BE SAFE

- + Return to the area only after authorities say it is safe to do so.
- + Do not enter damaged buildings until they are inspected by qualified professionals.
- + Never walk or drive on flooded roads or through floodwaters.
- + Look out for downed or unstable trees, poles, and power lines.
- + Do not remove heavy debris by yourself. Wear gloves and sturdy, thick-soled shoes to protect your hands and feet.
- + Do not drink tap water unless authorities say it is safe.

# NOW

## **STAY INFORMED: EMERGENCY NOTIFICATIONS**

You can receive alerts and warnings directly from the National Weather Service for all hazards with a NOAA Weather Radio (NWR). Some radio receivers are designed to work with external notification devices for people who are deaf or hard of hearing. For more information on NWR receivers, visit [nws.noaa.gov/nwr/info/nwrrcvr.html](https://www.nws.noaa.gov/nwr/info/nwrrcvr.html). Sign up for emergency alerts and notifications that your community may offer. Download Be Smart. Know Your Alerts and Warnings for a summary of notifications at [ready.gov/prepare](https://www.ready.gov/prepare).

## **WATCHES AND WARNINGS**

The National Weather Service (NWS), part of the National Oceanic and Atmospheric Administration (NOAA), issues alerts when weather conditions make hurricanes more likely. Know the terms used to describe changing hurricane conditions and be prepared to take appropriate action.



**ADVISORY** Tropical Storm or Hurricane Advisory—The NWS issues an Advisory when it expects conditions to cause significant inconveniences that may be hazardous. If caution is used, these situations should not be life-threatening.



**WATCH** Tropical Storm or Hurricane Watch—The NWS issues a Watch when a tropical storm or hurricane is possible within 48 hours. Tune in to NOAA Weather Radio All Hazards, local radio, TV, or other news sources for more information. Monitor alerts, check your emergency supplies, and gather any items you may need if you lose power.



**WARNING** Tropical Storm or Hurricane Warning—The NWS issues a Warning when it expects a tropical storm or hurricane within 36 hours. During a Warning, complete your storm preparations, and immediately leave the threatened area if directed to do so by local officials.

# NOW

## PLAN FOR EVACUATION

If the danger is significant, state or local government officials may issue an evacuation notice. You can do the following to be better prepared. Learn your community's evacuation plan and identify several posted routes to leave the area.

- + Evacuation routes: Check with your state's Department of Transportation or Office of Emergency Management website to find routes near you.
- + Emergency shelter location: To find a shelter near you, download the FEMA app at [fema.gov/mobile-app](https://fema.gov/mobile-app).
- + Once you determine your evacuation route and shelter location, write them down on your Hurricane Preparedness Checklist, which is located at the end of this guide.
- + Make a plan for your pet. To learn more, go to [ready.gov/animals](https://ready.gov/animals).



## WHAT YOU NEED TO BE READY

Plan for your entire household including children, people with disabilities and access and functional needs, and pets.

- + Keep your gas tank at least half-full at all times. Maintain basic emergency supplies (e.g., snacks, bottled water, first aid kit, flashlight, flares, jumper cables and other tools, a wool blanket, and a change of clothes) in your vehicle.
- + Pick an out-of-state contact everyone can call to check-in and report their status.
- + Know where you will meet up if you are separated and where you will stay.
- + Pack a "go bag" including items you need to take with you if you evacuate. A "go bag" should be easy to carry and kept in a place where you can grab it quickly.

## CREATE YOUR FAMILY EMERGENCY COMMUNICATION PLAN

Your family may not be together when a hurricane occurs, so it is important to know how to contact one another and how to get back together.

- + Keep important numbers written down in your wallet in case you cannot access the contact list in your phone. Landline and cellular phone systems are often overwhelmed following a disaster, so you may need to use text messages and social media. Designate an out-of-town contact who can help your household reconnect. Be sure to practice your plan with your family. Get more information by downloading
- + Be Smart Create Your Family Emergency Communication Plan or visit [ready.gov/make-a-plan](https://ready.gov/make-a-plan).
- + Write down any important phone numbers on your Hurricane Preparedness Checklist so you can access them easily.

# NOW

## **EMERGENCY SUPPLIES**

You can build your supplies over time by adding a few items each week or month. Gather in advance the necessary supplies and items you will need to stay safe after the hurricane passes and as you start to recover. Stock food items that do not need refrigeration and will last. Regularly replace items like water, food, medications, and batteries that go bad over time.

For a complete list of emergency supplies, visit [ready.gov/prepare](https://www.ready.gov/prepare) and then check them off your Hurricane Preparedness Checklist once you add them to your emergency kit.



## **EMERGENCY COMMUNICATION**

Make sure you have everything you'll need to get in touch with your family either through cellular phones or email.

## **MEDICAL NEEDS**

Be equipped to tend to any current or unexpected medical conditions your family may have.

## **CRITICAL DOCUMENTS**

Place any important documents in a waterproof container to help keep them dry and easily accessible.

## **TOOLS AND SAFETY ITEMS**

Small items like matches, flashlights, a multi-purpose tool, and a whistle can make a huge difference for your family while weathering the storm.

## **FOOD/SUPPLIES**

Have at least a three-day supply of non-perishable food and water for your family. Remember to pack anything specific to your family's needs.

## **HYGIENE AND SANITATION**

Practicing good hygiene can stop the spread of bacteria and infectious disease.

## **PROTECTIVE GEAR**

Protect yourself by packing warm clothes and blankets to prevent hypothermia. Don't forget protective footwear and gloves too.

## **COMFORT & PRICELESS ITEMS**

You may be away from your home for an extended period and your property may be damaged. Grab any items that are irreplaceable or may provide comfort to your family, especially your children. Ask yourself, "What would I need for myself and my family if a hurricane struck?" Add any of these specific items to your Hurricane Preparedness Checklist.

# NOW

## TAKE ACTION TO PROTECT YOUR PROPERTY AGAINST WIND AND WATER DAMAGE

Planning and preparing before a hurricane strikes can help you manage the impact of high winds and floodwaters. Take the steps outlined below to keep you and your family safe while protecting your home and property. If you are a renter, talk with your landlord or property manager about the steps you can take together to protect yourself, your family, your home, and your property.

### FLOOD

There are steps that you or your property owner can take now to make your home or business more flood resistant. Some improvements are simple and inexpensive; others require more of an investment. As your budget allows, take these steps to protect your property from flood damage and manage your risks.

- + Keep gutters and drains free of debris.
- + Install a water alarm and sump pumps with battery backup.
- + Install “check valves” in sewer lines to prevent floodwater from backing up into your drains.
- + Stockpile emergency protective materials such as plywood, plastic sheeting, and sandbags.
- + Elevate the heating system (furnace), water heater, and electric panel if susceptible to flooding.
- + Waterproof the basement.
- + In areas with repetitive flooding, consider elevating the building.

### FLOOD INSURANCE

Most property insurance policies do not cover flood losses, so you will need to purchase separate flood insurance if your property is at risk for flooding. Talk to your insurance agent about buying flood insurance. Flood insurance is available for homeowners, renters, and business owners through the National Flood Insurance Program in participating communities. Keep in mind that a policy purchased today will take 30 days to go into effect, so act now! Learn how to financially protect yourself from flood damage by visiting [FloodSmart.gov](https://www.floodsmart.gov).

### WIND

**High winds:** The best way to reduce the risk of damage to a structure from hurricane winds is to reinforce or strengthen the building including doors, windows, walls, and roofs. The best way to protect yourself is to consider either constructing a safe room or a storm shelter that meets ICC 500 criteria.

**Wind-borne debris:** Bring loose, lightweight objects (e.g., patio furniture, garbage cans, and bicycles) inside; anchor objects that would be unsafe to bring inside (e.g., gas grills and propane tanks); and trim or remove trees close enough to fall on buildings.

# DURING

## DECIDING TO STAY OR GO

If authorities advise or order you to evacuate, grab your “go bag” and leave immediately. If you are not in a mandatory evacuation zone, you may still decide to leave the area, you may need to move to higher ground, or you may choose to stay in your home. If you decide to stay home, remember that even if the high winds and floodwaters do not reach your home, you may lose power and water, and you may not be able to leave your home for several days if the roads are impassable.



## IF YOU ARE IN AN AREA WHERE AUTHORITIES ADVISE OR ORDER YOU TO EVACUATE: TAKE ACTION IMMEDIATELY TO EVACUATE!

Grab your “go bag” and leave immediately. Follow posted evacuation routes and do not try to take shortcuts because they may be blocked. Stick to designated evacuation routes. For localized information:

- + Evacuation routes: Check with your state’s Department of Transportation or Office of Emergency Management website to find routes near you.
- + Emergency shelter location: To find a shelter near you, check the FEMA mobile app: [fema.gov/mobile-app](https://www.fema.gov/mobile-app). Don’t forget: Write down your evacuation route and shelter information on your Hurricane Preparedness Checklist.



## IF YOU ARE IN AN AREA WITHOUT AN EVACUATION NOTICE:

If you are in an area that is flooding (e.g., on the coast, on a floodplain, near a river, or on an island waterway), move to a location on higher ground before floodwaters reach you.

Stay indoors and away from windows and glass doors. If you are in a temporary structure, safely move to a sturdy building and go to a windowless room on the lowest level that is not likely to flood.

Never use a generator, gasoline-powered equipment and tools, grill, camp stove, or charcoal burning device inside or in any partially enclosed area. Keep these devices outside and at least 20 feet from doors, windows, and vents.



# AFTER

## **POST-DISASTER TIPS TO STAY SAFE**

If you've evacuated the area, wait for public officials to say it is safe before returning. Each year, a significant number of people are injured or killed while cleaning up after a hurricane. As you begin cleanup, keep these safety tips in mind:

### **STAY SAFE**

- + Do not wade in floodwaters, which can contain dangerous debris like broken glass, metal, dead animals, sewage, gasoline, oil, and downed power lines.
- + Do not enter a building until it has been inspected for damage to the electrical system, gas lines, septic systems, and water lines or wells.
- + Wear appropriate protective equipment such as gloves, safety glasses, rubber boots, and masks to protect you from debris and airborne particles, e.g., mold and dust.
- + Do not use electrical equipment if it is wet or if you are standing in water. Protect your pet following a hurricane. To learn more, visit [ready.gov/animals](https://www.ready.gov/animals).

### **STAY HEALTHY**

- + Throw out any food including canned items that were not maintained at a proper temperature or have been exposed to floodwaters. Do not eat food from a flooded garden. When in doubt, throw it out.
- + Avoid drinking tap water until you know it is safe. If uncertain, boil or purify it first.
- + Clean and disinfect everything that got wet. Mud left from floodwater can contain sewage, bacteria, and chemicals.



# AFTER

## FIVE STEPS FOR POST-HURRICANE CLEAN-UP

Use appropriate personal protective equipment to avoid injury from possible exposure to mold and bacteria including gloves, goggles, rubber boots, and N95 masks.

1

**AIR OUT** by opening all doors and windows whenever you are present. Leave as many windows open when you are not present as security concerns allow.

2

**MOVE OUT** saturated porous materials such as mattresses or upholstered items, especially those with visible fungal growth.

3

**TEAR OUT** flooring, paneling, drywall, insulation, and electrical outlets saturated by floodwater.

4

**CLEAN OUT** and disinfect any remaining debris and mud.

5

**DRY OUT** the building and any remaining contents.

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I N S U R A N C E

The information and suggestions contained in this material have been developed from sources believed to be reliable. However, Olivier VanDyk Insurance Agency accepts no legal responsibility for correctness or completeness of this material, or its application to specific factual situations