

Hurricanes, tropical storms, north 'Easters....we are subject to them in New Jersey and they can do devastating damage. Be prepared!



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**Before a hurricane:**

Depending upon where you live, decide if you will stay or leave during the hurricane. If you live in a low-lying or coastal area, or in a mobile home, plan to leave.

Even if you don't plan to leave, devise an evacuation route and pinpoint shelter outside the area. Make a list of items that you will take if you have to leave.

Designate a friend or family member outside the area who will serve as the "post-disaster contact". Make sure each family member has that person's address & phone number and agrees to check in with him or her following the hurricane.

Prepare for possible power outages. Have at least one week's worth of nonperishable foods, bottled water, a flashlight, a battery operated radio or TV, extra batteries (and a manual can opener!).

Stock up on items you may need to protect your home from damage or to prevent it from further damage

**When a hurricane threatens:**

Refill all prescriptions.

Keep your vehicles as full of gas as possible. Power outages put gasoline pumps out of commission.

Store drinking water in plastic jugs. Fill bathtubs with water for washing.

Store valuables and important documents in waterproof bags.

Tie down or bring in loose outside items.

Tape, board or shutter windows.

Have cash on hand; banks and ATMs may be closed following the storm.

If told to evacuate, do so immediately.

**During a hurricane:**

Stay tuned to a battery operated

afterward: tarps or plastic, nails, hammers, plywood and duct tape.

Make sure family members know how to turn off damaged utilities.

Keep trees and shrubs trimmed of loose or dead branches that could become lethal missiles during a hurricane. Don't wait for the watch to be posted.

Make sure you have an up-to-date inventory of everything in your home or business. Back it up with photos or a videotape to help establish the value of each item. Store it in a safe place-away from your home.

Don't wait until the last minute to make sure your property insurance coverage is adequate. Once a watch is issued, you may not be able to purchase coverage.

radio or TV for weather bulletins and important information.

If you must evacuate, lock up your house before you leave, but only if time allows.

Follow the orders of local authorities

If you remain in your home or business, stay indoors in an interior room or a room without windows. If conditions worsen, take shelter in a closet or bathroom and use a mattress to protect yourself.

Don't assume the hurricane is over when the winds subside. You may only be in the eye of the storm and worst is yet to come.

If the electricity goes out, use a flashlight-do not use a candle or a match-for light. To keep food cold as long as possible, open the refrigerator only when necessary.

Don't attempt to drive in a hurricane. Winds can bring down power lines and rapidly rising water can trap you in your car.

Keep everyone together and try to calm fears

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### **After the hurricane:**

Don't venture outside until local authorities issue an "all clear" bulletin.

### **Your insurance:**

Take whatever steps are necessary to protect your property from further damage, but use caution when making repairs.

**Continue to check the radio or television for post hurricane updates.**

**If you have evacuated, don't return until authorities re-open your area. You may need proof of residency to return.**

**Use a flashlight-again not a candle or a match-to look at damage. Turn off damaged utilities and disconnect damaged appliances.**

**Beware of downed power lines and other debris. Wear sturdy shoes and clothing to protect yourself.**

**Assume tap water is contaminated and sewer lines are out of order unless instructed otherwise.**

**If you've lost power, check the food in your refrigerator. When in doubt, throw it out.**

**Use the phone only for emergencies**

**Often, more people get hurt after a hurricane than during the storm.**

**Don't alter the condition of damaged property. But do take whatever steps are necessary to protect your property from further damage.**

**If you have a camera, take photos of the damaged property.**

**Contact us, your insurance agent, as soon as possible. If you can't reach us due to the severity of the storm, call the insurance company directly. In major devastation, mark your company name with paint on the side of your home.**

**Make a list of damaged or destroyed property. The insurance adjustor can work more quickly if you have a list to work from.**

**Keep records and receipts of expenses that you incur. If you purchase tarps to protect your damaged roof, or if you must stay in a hotel because your home is unlivable, those expenses may be covered.**

**Be patient. Once you report your claim, your claims adjuster will respond as quickly as possible. But, because the hurricane may have uprooted street signs and deposited piles of debris on highways, it may take your adjuster time to get to you.**