

Protecting Your Family and Home from a Hurricane or Windstorm

If you own a house that is located along the ocean, bay or within a coastal county, your home may be vulnerable to wind damage caused by a hurricane or severe storm. It is important to take preventative measures to help protect your family, home and possessions. Here are some things you can do:

Before a Severe Storm:

- *Prepare an "Action Plan" in the Event of an Evacuation.* Become familiar with your community's disaster preparedness plan and know your evacuation route. Have a predetermined destination in mind so you can quickly relocate. Select a common meeting place or single point of contact for all family members. If you have pets, plan for their evacuation as well as many shelters don't accept pets. All vehicles should be fueled well in advance of evacuation. Make sure your cell phone has a full charge, and bring along the charger.
- *Protect Personal Belongings and Important Documents.* Valuables such as jewelry and collectibles should be inventoried and stored in a secure location (such as an inland bank safety deposit box). Keep all important papers such as legal papers, birth certificates, marriage license, financial papers, and insurance policy information in a bank safe deposit box or other off-site storage. If off-site storage is not possible, then place items in a waterproof container and store in an interior closet.
- *Prepare an Emergency Supply Kit.* Assemble and maintain an emergency supply kit throughout the hurricane season. Items should be stored in a watertight container. Include items that will sustain you and your family for a 72-hour period. This kit should include flashlights, a portable radio, extra batteries, canned food, a fire extinguisher (ABC rated), bottled water, cash, blankets, clothing, toiletries, and a first aid kit. Store your kit in a place commonly known to all family members.
- *Address landscaping concerns in advance of storm season.* Large trees and shrubs can be contributing factors to structural damage. More than 75% of the trees that fall during a weather event suffer from pre-existing and often correctable conditions that make them vulnerable. Take action and have your trees and shrubs trimmed or addressed prior to storm season.

- *Clear loose objects.* Bring outside patio and lawn furniture, potted plants, and outdoor bicycles and toys indoors. Help your neighbor bring in their items as well so these items do not become flying objects that impact your home. Be sure all awnings are closed and secured. Tie down any other loose items that may become projectiles in a high wind.
- *Reinforce windows & doors.* Make sure windows, doors and skylights are protected with appropriate shutters or impact resistant glass. Plywood can be used as last minute protection. However, be sure it is strongly secured.
- *Reinforce your garage door.* If you do not have a storm bar or other garage door reinforcement, you may want to back up your car against the inside of your garage door to help prevent it from "twisting" due to high winds.
- *Test and refuel your backup generator.* If you've installed a gas-powered generator as a backup power supply in your home, regularly test it to ensure that it is operational at the time you need it. When a storm approaches, run another quick test and make sure that plenty of fuel is available.

During a Severe Storm:

- *Stay informed of approaching storms* by monitoring local television and radio stations for severe weather updates.
- *Evacuate if requested by authorities.*
- *Identify a "shelter" room in your home,* if you are unable to evacuate. This enclosed area should be on the first floor, in the central part of the house and with no windows. When the storm gets bad, go there. Avoid all unprotected windows and doors until the storm passes.
- *Secure household appliances.* Appliances, including personal computers, should be unplugged and stored away in cabinets or interior closets.
- *Move furniture and household fixtures.* Move them away from exterior door and window openings. If possible, elevate these items and cover them with plastic.
- *Turn off utilities* if instructed to do so by authorities.

After a Severe Storm:

- *Beware of loose or dangling power lines* and report them immediately to the proper authorities.
- *Use your emergency supply of water* or boil any water before drinking, until official word is given that the water is safe.
- *Do not operate a gas, propane or charcoal grill, or generator indoors* or near ventilation areas.
- *If your home has sustained damage*, take steps to prevent further damage. Cover roof damage with tarps and cover windows with plywood. Contact your insurance company as soon as possible.

Protecting Your Valuable Property from a Hurricane

Whether you are a seasoned collector or just starting out, protecting your valuable property and family treasures from hurricane damage should be a key factor in determining how you store and display items in your home. Securing these possessions in advance may help minimize future damage.

Before the Hurricane:

- *Make a list of all works in your collection.* Include notes about any existing damage, as well as the condition of the frames and bases.
- *Be sure that all wall hanging devices are secure.* Remember that wet plaster lacks structural integrity, so artwork hung on plaster walls could fall. Make sure that art hung on outside walls of your home are spaced from the wall. Spacers can be purchased from a local hardware store or created by taping or screwing pieces of wood to the back of the frame.
- *If works are taken off the wall, place them in an interior room.* Elevate the items at least 3 inches off the floor with blocks of wood. If the surface of the work is not tacky, wrap it in plastic sheeting. Separate stacked works with cardboard larger than the size of the frame.

- *Outdoor sculptures should be brought inside or secured outside.* Sculpture left outdoors can be wrapped in burlap or blankets tied with rope to protect them from flying sand or objects.

After the Hurricane:

- *Early treatment is the best way to help reduce damage.* Contact a professional conservator for assistance as soon as possible.
- *If works are wet, gently blot off excess moisture with towels or blotting paper.* Carefully remove wet backings, mats and frames.
- *Move wet artwork to an air conditioned area, as soon as possible.* Meanwhile, to reduce mold and mildew, keep the works in a lighted area where the air is kept moving with fans.
- *Remove any protective wrapping on outdoor objects and rinse with clean water.*
- *Dust items left indoors.* A fine layer of salt will be deposited on works left indoors. Dust these items with a soft brush and wipe metal objects with a soft, lint-free cloth.

For More Information:

- *Do you need a professional conservator?* Chubb can provide referrals for conservators, appraisers, art storage facilities and other art professionals in your area. Ask your agent or broker for more information.

Protecting Your Vehicle During a Windstorm, Flood or Hurricane

Before the Storm:

- Know the elevation of your property in relation to nearby streams and dams - this will help forecast if flood levels will affect your home. If you are located in a flood area or within a potential flood zone, you will want to move your car to higher ground.

- Park your car in your garage or carport. The carport would provide protection against falling debris but could blow off if winds are strong enough. If you do park it in the garage, park it against the doors to keep them from buckling inward and potentially blowing them off the tracks. Place a heavy blanket or area rug over the car and between the bumper and door. Remove hanging objects in the garage.
- If you do not have a garage, park your vehicle tight against the house to provide some deflection of wind away from your car and to protect at least one side of the car from flying debris. Do not park under trees, power lines or in low lying areas. Put the emergency brake on and make sure windows are closed tight. A tight fitting car cover may also provide some protection against scratches but may also blow off during high winds.
- Consider a storage facility that is not located in a flood area. Or, seek out a commercial elevated parking garage or wide open public parking lot that is located on high ground and away from trees. Use caution when parking in an underground garage as they flood easily in a heavy water event.
- Evacuation may become necessary, so fill your gas tank well in advance to avoid long lines and possible gas shortages. During an evacuation, routes can become congested causing you to have long waits in traffic. And remember, gas pumps will not operate without electricity.
- Pack the following emergency supplies in your car: booster cables and tools, tire repair kit/spare tire, matches, flashlights, shovel, and traction mats. Pack your family emergency kit as well.
- Check with your insurance carrier to determine if flood or storm damage is covered under your policy.
- Have a copy of your auto insurance policy with you, preferably in a waterproof container.

During the Storm:

- Avoid driving on coastal or low-lying roads because flooding caused by storms can occur with no warning. Watch for flash flooding.
- Use extreme caution when driving your vehicle and coming across flooded roadways. It is often difficult to accurately judge the water level and many modern

cars have engine air intake systems that are mounted very low on the front of the vehicle and can easily ingest water in to the engine, damaging the engine and stalling the vehicle.

- Keep away from fallen power lines. If you are in an automobile that is hit by fallen wires, do not leave the vehicle. If you must leave because of a life-threatening situation, use extreme caution. Jump out and off with both feet so you are completely clear of the vehicle before you touch the ground. Never touch the car and the ground at the same time.

After the Storm:

- When you return to the area, be aware of fallen lines, debris in the roads and other hazards. Make sure you have a spare tire -- unfortunately, your chances of experiencing a flat tire are increased due to displaced debris.
- Pay attention to any other post-storm changes, such as missing signs or broken traffic signal lights. After a hurricane, you may find it difficult to navigate in the newly changed landscape.
- Be cautious of any moving water before driving through it as the current could carry your car away and possibly trap you inside.
- Wash any debris from your car and take photos of any damages.

Tips for Building or Renovating in a Coastal Area

If you are building or renovating a house that is located along the ocean, bay or within a coastal county, your home may be vulnerable to wind damage caused by a hurricane or severe storm. The decisions that you make during the construction process can help protect your family, home and possessions from a severe storm. Here are some things you can do:

- **Windows, doors & skylights.** Install impact resistant storm shutters on all windows, doors and skylights. Storm shutters can be custom designed to fit your home.

- **Entry doors.** Install entry doors that have at least three hinges and a deadbolt that fully secures into the doorjamb. Double entry doors should also use surface bolts that extend well into the jambs and floor. Entry doors should be constructed of solid wood or hollow metal.
- **Roofing.** The roof covering and structure should be properly installed to withstand high winds. Framing of the home should include all building code-approved hurricane straps at the roof to top wall connection. Gable style roofs are susceptible to high winds. Be sure they are properly secured and braced.
- **Garage doors.** Garage doors should be designed for impact resistance or reinforced to withstand high winds. Double-wide garage doors are especially susceptible to high winds. Retrofit kits and storm bars are available for garage doors to help strengthen them.
- **Power supply.** Consider installing a gas-powered backup generator to power your appliances, air conditioning and minimal lighting in the event of a power outage during and after a storm. Being able to run a sump pump during a power outage may help you prevent water damage.