As hurricanes worsen each year, there are steps you can take to keep you and your loved ones safe and minimize damage to your property.

Before a Hurricane

Stay Informed
Make sure you have access to National Oceanic and Atmospheric Administration (NOAA) radio broadcasts:
- Find a NOAA radio station online.
- Search for a NOAA radio app wherever you purchase your apps.
- Purchase a battery-powered or hand-crank NOAA radio.

Prepare to Evacuate Quickly
Follow all emergency mandates, including evacuation orders. Locate a local emergency shelter or other safe destination ahead of time and know your routes. Pack a safety kit with basic requirements, such as:
- Supplies of food, water, necessary medications and cash (should power outages interfere with electronic transactions).
- Extra clothing.
- Flashlights, cell phones and charging options, and portable radios and extra batteries.
- A first aid kit.

Protect Your Home
- Cover windows with permanent storm shutters or invest in one-half inch marine plywood that is pre-cut to fit your doors and windows.
- Identify a place to store lawn furniture, outdoor toys, gardening tools and trash cans that is away from stairs and exits.
- Clear loose and clogged rain gutters and downspouts to prevent flooding and unnecessary pressure on your awnings.
- Move your furniture and valuables to higher floors in your home.
- Turn off utilities (if told to do so by authorities) to prevent damage to your home or within the community. If you shut off your gas, a professional is required to turn it back on.
- Unplug small appliances to reduce potential damage from power surges.
- Keep all vehicles well-fueled or charged in case of evacuation, as power failures render charging stations and gas pumps inoperable.
Hurricane Preparedness

Property and Casualty
Private Client Group

• Keep insurance policies, documents and other valuables in a safe deposit box or in a waterproof container, in a place less likely to be damaged by flooding. Keep in mind you may need quick, easy access to these documents.

• Take a few minutes to document the contents of your home with digital pictures or video and create a room-by-room inventory list, if possible.

During a Hurricane

• Use flashlights in the dark if the power goes out (do NOT use candles).

• Continue listening to local area radio, NOAA radio or TV stations for the latest information and updates.

• Avoid contact with floodwater — it may be contaminated with sewage or contain dangerous insects or animals.

• Turn off the power and water mains if instructed to do so by local authorities.

After a Hurricane

Follow Safety Guidelines After the Storm Has Passed

• If evacuated, return only when authorities say it is safe to do so.

• Keep all receipts for out-of-pocket expenses.

• Continue listening to local news or a NOAA weather radio for updated information and instructions.

Return Home Safely

• Keep away from loose or dangling power lines. Report them to the power company immediately.

• Inspect your home’s structure and utilities and systems.

• Take pictures of home damage, both of the building and its contents, for insurance purposes.

• Make sure you have flashlights, cell phones and charging options, portable radios and extra batteries, and a first aid kit.

Notify NFP right away if you believe you will have a claim to file.

NFP cannot guarantee that all information here will be applicable to every situation. While we use reasonable efforts to ensure accuracy, your situation may require different actions and this article is not a complete list of all possible risk management strategies. We assume no responsibility or liability from any action or inaction taken as a result of this content.

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