



Hurricane Preparedness Checklist

Take the following steps ...

Well in advance of hurricane season:

- 1)** Maintain a relationship with your roofer and contractor. Experience shows that these professionals are in high demand immediately after a hurricane. Having an existing relationship will help facilitate a response when you need it most.
- 2)** Verify that you have storm shutters to protect ALL openings, including doors, windows and skylights. French, sliding-glass and garage doors are particularly vulnerable to high winds due to their large size. Special attention should be given to protect them.
 - a. French doors should have at least three hinges on each door and be reinforced with fastening bolts that lock the doors together. Ideally, doors should open “out” to increase resistance against strong winds.
 - b. Sliding glass doors should be replaced with impact-resistant door systems.
 - c. Garage doors should be reinforced with structural ribs and a heavy-duty track system designed to withstand high winds.
- 3)** Replace existing standard windows with impact-resistant window systems. Standard glass can be penetrated easily by flying debris; impact-resistant window systems are designed to withstand direct impact by wind-borne objects. They’re also permanent and won’t require pre-storm installation.
- 4)** Have storm shutters and anchor bolts professionally inspected to ensure they perform as designed. Replace both the shutters and anchor bolts immediately if not working properly.
- 5)** Check caulking around windows and doors to ensure no deterioration has occurred. This will help prevent wind-driven rain from entering your home.
- 6)** Keep trees and shrubbery trimmed. Prune weak branches and trees around your home to remove limbs that overhang or are too close to the structure. Use hearty native plants in your landscaping design. Use mulch instead of pebbles around plantings, as pebbles often become projectiles during a hurricane.
- 7)** When making repairs to your roof, verify that its structure and decking are appropriately attached (in accordance with the latest codes) to the framing members of your home. Also verify that rafters and trusses are adequately connected to the walls and foundations.
- 8)** Install a back-up electrical generator of adequate size to power the air conditioning system in your entire home, as well as critical electrical appliances and electronics (i.e. your alarm system). If water enters the home, air conditioning can expedite the drying process and help prevent additional damage. Should you already own a back-up generator, have it maintained annually and tested under load to ensure proper operation.
- 9)** Make sure drains on terraces and balconies are not clogged and allow water to flow freely.
- 10)** Discuss your coverage with your agent or broker. Know what your hurricane deductible is and what your policy covers during a hurricane.

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When a hurricane is forecast to hit your area:

- 1) Install storm shutters and secure your garage door.
- 2) Move personal possessions to the center of your home — away from windows and doors. Elevate your belongings as much as possible in case water pools on the floor around windows and doors.
- 3) Remove window treatments from windows and French doors. Elevate any drapes hanging on the floor in the event that water pools there.
- 4) Roll up area rugs and move them to the center of your home. Elevate them if possible.
- 5) Place towels at the base of terrace doors to absorb any water that might enter.
- 6) Remove all patio furniture from your yard or terrace, and store it in your garage, house or apartment. Remove potted plants, lawn ornaments and sculptures and store them indoors. These items could damage your home if picked up by the wind.
- 7) Fill the fuel supply for your back-up electrical generator. Test the generator under load to ensure it is functioning properly.
- 8) Place important documents, i.e. insurance policies, bank account information, credit card information, important contact numbers, etc. in a plastic container to ensure their availability after the storm passes.

After the hurricane has passed:

- 1) Return to your home as soon as possible to assess damage.
- 2) Should you discover water in your home, contact a restoration company immediately to begin the water extraction process.
- 3) Run the air conditioner to dehumidify your home.
- 4) Remove any wet items and store them in the garage, if possible.
- 5) Call your agent or broker to report any damage.

If you have questions or would like more information on how to prevent or minimize the impact of losses, call your independent insurance advisor. Or, contact us at aigpcg@aig.com.

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call (888) 760-9195
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