

# HURRICANE PREPAREDNESS CHECKLIST

## BEFORE THE STORM

- Obtain an electronic certified copy & hard copy of your Property & Flood insurance policies
- Review all insurance coverages
- Inventory all personal property
- Photograph all personal property
- Create a master list of accounts & assets
- Scan and store all insurance policies, HUD statements, title insurance, car titles, pet records, licenses, pet meds, checkbooks, passports, and any other vital account documents in a watertight containers
- Put all important personal photos, memorabilia, etc. in a water-tight container
- Back-up computer files to the Cloud
- Re-fill all prescriptions
- Bring in all non-secured outdoor items & furniture
- Secure your home with the proper plywood boarding and binding of shutters



- Organize and secure any loose items within the home
- Put computers in dishwasher and lock
- Get external battery packs for mobile phone, tablet, and computer charging
- Fill bathtubs with water – NOT FOR DRINKING!
- Fill gallon jugs with water and freeze
- Crank-up freezer & refrigerator settings to coldest setting
- Turn ice maker off and empty ice tray
- Pre-cook all meat, fish, & poultry
- Gather emergency supplies
- Pack one duffel per person in case of evacuation
- Map out emergency evacuation routes



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## DURING THE STORM

- Turn off hot water heater & circuits
- Unplug all small appliances
- Tightly close all doors
- Put mobile devices on low battery mode
- Keep your mobile phone on at all times
- Have a backup location where everyone goes in case the windows blow
- Evacuate immediately with flying debris
- Keep passport, driver's license/identification, cash and cards together in a Ziploc bag and with you
- Turn HVAC and corresponding units off



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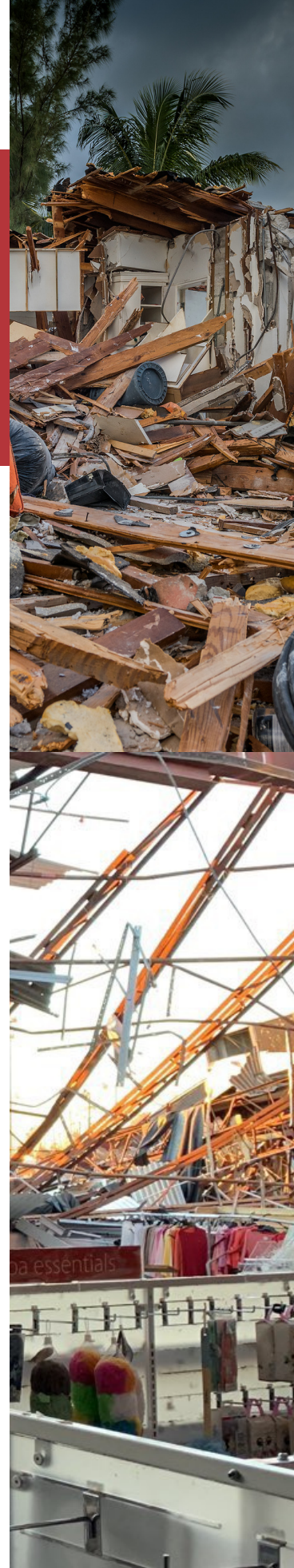
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## AFTER THE STORM

- If you have damage, the first thing you should do is retain a qualified expert public adjuster to help determine what your immediate next steps are in filing your claim and what mitigation steps need to be taken.
- Have your licensed public adjuster contact your insurance company if you haven't already done so.
- There is plenty of time to settle your insurance claim – DO NOT PANIC OR RUSH.
- Beware of an Assignment of Benefits provision in any contract presented to you – DO NOT SIGN!
- Beware of contractors asking for money up front - You should not have to pay cash for services that will be billed to the insurance company!



- Obtain a certified copy, both electronic and hard copy, of your insurance policy if you have not already done so.
- Take photos and video of the damages.
- Mitigate any damages with temporary repairs as quickly as possible.
- Wait to dispose of damage.



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