



## Hurricane Guide 2023

### Featuring:

Preparing for a Hurricane.....p06  
Hurricane Emergency Kit.....p15  
Recovering from a Hurricane....p21



# In a state where storm damage is almost an inevitability,

Heritage Insurance is proud to provide homeowners with the highest quality home insurance protection services available.



We provide our customers with both cost effective products and rapid service in the event of a tropical storm or hurricane.



## WHEN DISASTER STRIKES, CALL HERITAGE FIRST.

Dealing with the aftermath of a natural disaster is stressful, but Heritage will always be there to guide you through the process. Our customer service representatives are ready to answer your questions and guide you through the claims process 24 hours a day, seven days a week.

While the right insurance plan is essential to safeguarding your home, it's also essential to take the necessary precautionary steps ahead of time.

When you're properly prepared, you can significantly reduce the level of risk to which you and your loved ones are exposed to during a serious storm.

That's why we've put together this 2023 Hurricane Preparedness Guide. By following the tips included in this guide, you can rest easier knowing that you are ready when a storm hits.

This year's forecast is based on a move away from a La Nina pattern which could impact the number of named storms throughout the season.

Current projections indicate that the 2023 season will be near the historical average with 11-15 named storms. Four to eight of those named storms are expected to reach hurricane strength, with one to three of those hurricanes achieving major hurricane status. Should you be affected by a hurricane this year, Heritage is here to help.

Visit our website at [HeritagePCI.com](https://HeritagePCI.com), or call us any time of day at 855-415-7120 with questions.



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Let's take a look at some of the most common hurricane-related terms and clarify what they mean.

# HURRICANE TERMS:

Hurricane, Tropical Storm, and More

The runup to a major storm can be both stressful and confusing. Tune into the news and you'll hear a bevy of disaster-related terms. In some cases, we have a tendency to mix these terms up: we'll call a tropical storm a hurricane, or we'll confuse a hurricane watch for a hurricane warning.

## TROPICAL DEPRESSION

A tropical depression marks the earliest stages of a storm. This term refers to a low pressure area accompanied by storms and a circular wind flow. Sustained winds must be below 39 mph for a storm to be categorized as a "depression." Generally speaking, most tropical depressions tend to have wind speeds ranging from 25 - 35 mph.

## TROPICAL STORM

A tropical storm is the next stage of intensity. When a tropical depression begins to reach sustained wind speeds of more than 39 mph -- and when the cyclone-like activity of the storm intensifies -- we cease referring to the storm as a depression and begin to call it a tropical storm. As long as sustained wind speeds stay below 73 mph, we continue to use this term.

## HURRICANE

A hurricane is a tropical storm which develops greater wind speeds. Once the sustained wind speed of the storm exceeds 73 mph consistently, the tropical storm officially becomes a hurricane. See below for more details on hurricane categories.

## TROPICAL STORM WATCH

A tropical storm watch is issued when tropical storm conditions are expected to reach an area within the next 48 hours.

## HURRICANE WATCH

A hurricane watch is issued when hurricane conditions may affect an area within the next 48 hours.

## TROPICAL STORM WARNING

A tropical storm warning is issued when tropical storm conditions are expected to reach an area within the next 36 hours.

## HURRICANE WARNING

A hurricane warning is issued when hurricane conditions are expected to reach an area within the next 36 hours.

## EYEWALL

The eyewall of a hurricane is the area surrounding the eye. This is where the storm's most intense weather conditions tend to exist. An extreme wind warning may be issued when winds of more than 115 mph are expected to impact an area within the next hour. This warning is usually associated with the presence of the hurricane's eyewall in an area.

## EYE

The eye of the hurricane is a region in the center of the storm characterized by relatively calm conditions and the presence of the hurricane's eyewall in an area.

## STORM SURGE

A storm surge is a mass of water propelled inward toward a coastal region from the ocean. Storm surges are similar to tsunamis. Storm surges occur due to storms, whereas tsunamis are the result of geologic activity.



# HURRICANE CATEGORIES

Hurricanes are categorized by intensity using the Saffir-Simpson Scale.

Understanding the amount of damage that can be expected from each category will help you adequately prepare.



## CATEGORY 1



**Winds: 74 - 95 mph**

**Dangerous wind, minimal damage**

With a Category 1 hurricane, you can expect some degree of damage. However, damage is unlikely to be serious and extensive. Debris could strike homes and shatter windows, and older mobile homes are at risk of being severely damaged or destroyed. Short-term power outages may also occur. When Hurricane Sandy hit Jamaica in 2012, it was a Category 1 hurricane.



## CATEGORY 2



**Winds: 96 - 110 mph**

**Very dangerous wind, more serious damage**

With higher wind speeds comes a greater likelihood for damage. Mobile homes are particularly susceptible. Major roof and siding damage could occur to homes, and trees may be knocked over. Power loss is to be expected, and may last for weeks. Hurricane Frances was a Category 2 hurricane that impacted Florida in 2004.



## CATEGORY 3



**Winds: 111 - 130 mph**

**Damage will be extensive**

With winds at Category 3 speeds, the risk for loss of life is increased. Flying debris can strike people and pets, causing injury or death. Mobile homes are likely to be destroyed. Trees are likely to fall, blocking roads and downing power lines. Many homes will experience exterior damage as well. Both power and water are likely to be unavailable for some time following the storm. Hurricane Katrina was a Category 3 hurricane when it made landfall in New Orleans.



## CATEGORY 4



**Winds: 131- 155 mph**

**Catastrophic damage**

At wind speeds ranging from 131 to 155 mph, a Category 4 hurricane will cause even more catastrophic damage. It's possible that frame-built homes could collapse. Well-built homes will likely still experience damage, as will the upper floors of apartment buildings. High-rise buildings will experience blown-out windows, and accessing potable water and restoring power to the area could take months. When Hurricane Harvey impacted Texas in 2017, it was a Category 4 hurricane.



## CATEGORY 5



**Winds: 156 mph or more**

**Catastrophic damage**

In the past century, only four hurricanes have reached Category 5 status before striking land. The most recent of these was 2018's Hurricane Michael, which caused extensive devastation and loss of life in Mexico Beach, Florida and surrounding areas. With wind speeds of over 156 mph, destruction of mobile homes, frame homes, and even well-built homes is possible. Electricity and water will likely be unavailable for weeks or months following the storm, and the risk for loss of life is elevated.

## PREPARING FOR A HURRICANE

Living through a hurricane can be a frightening ordeal. The damage they're capable of causing is enormous. If you haven't experienced a hurricane first hand, you've likely seen news footage of flooded homes, damaged buildings, and cars floating through rivers that were once city streets.

Whether you're able to stay home and ride out the storm or forced to evacuate, there are certain steps you can take beforehand to attempt to minimize damage to your home. While it may not be possible to eliminate potential damage completely, taking these precautions can make a significant difference.

When preparing your home for the storm, it's useful to think in terms of the two aspects of a hurricane that can cause the most damage: high winds and flooding. If you're a renter rather than a homeowner, it's a good idea to speak with your landlord about how you can collaborate to help secure the rental property.

### High Winds



If you've ever felt the full force of hurricane winds, you know how destructive they can be. When thinking about protecting your home from wind, consider both the wind itself as well as the debris it may carry.

**Debris from wind:** Before the storm strikes, bring any and all loose objects inside your home. These includes things like trash cans, potted plants, outdoor furniture and so on. If there are objects that can't be brought inside, consider anchoring them to the ground. Check for trees with limbs that might need trimming in advance of the storm.

**High speed winds:** In order to reduce damage to your home from winds, you'll want to reinforce its structure in advance of a hurricane. Ensuring that your walls, windows, and roof are structurally sound makes them less likely to suffer damage under the pressure of high speed winds.

### Flood Damage

In the event of a flood, some damage to your home may be inevitable. However, there are steps you can take to increase the "flood resistance" of your property. Some of these can be quite expensive, while others are relatively cheap and easy to implement.

#### Consider the following options to prepare for potential flooding:

- ✓ Waterproof your basement
- ✓ Elevate your furnace, water heater, and electrical panel above the expected floodline to prevent damage
- ✓ Use sandbags, plastic sheeting, and plywood to minimize flood entry in specific places
- ✓ Add valves to sewer lines to keep flood water out of your pipes
- ✓ Install a sump pump (a pump used to remove water) with a water alarm that will automatically engage in the event of flooding
- ✓ Clear your gutters and drains in advance to promote proper runoff and drainage
- ✓ If flooding happens repeatedly, consider raising the building above the floodplain



**TAKING THESE PRECAUTIONS CAN MAKE A SIGNIFICANT DIFFERENCE.**

# Homeowners Insurance and Natural Disasters



When it comes to damage from a natural disaster, do you know what your home insurance policy covers? Are you certain that you have the right type and amount of coverage for your home? Now's a great time to look over your home insurance policy and ensure that it fulfills all of your needs.



**How much is your home insured for?** If it suffers major damage from a storm, will you be able to afford to repair it? There is a difference between the value of a home and the cost of repairs, particularly following a major natural disaster.



**Some forms of homeowners insurance include coverage for living expenses.** This coverage is generally intended for the extra expenses that come along with needing to stay somewhere else while your home is fixed, such as the cost of a hotel room.



**Once you've filled out the Home Inventory List on page 18,** take a moment to total up the value of all your personal property. Does the personal property coverage component of your homeowners insurance cover all of these items adequately? If not, consider increasing your coverage. Be sure to document the value of your possessions accurately and thoroughly, and consider taking photos of items as well.

**For many homeowners,** including those living in flood-prone areas, flood insurance isn't optional: it's mandatory. That said, flood insurance is a good investment for practically every household.



A standard homeowners insurance policy is often not designed to provide coverage for flood-based damage. That's why it's so important to ensure that you have a dedicated flood insurance policy for your home.

**The federal government's National Flood Insurance Program makes flood insurance affordable for many homeowners.** However, most flood insurance policies can't be purchased immediately before a hurricane, as they generally include a mandatory waiting period before they go into effect.

**Call your insurance agent to learn more about your options.**



Some homeowners policies come with what's called a hurricane deductible. In order to utilize your homeowners insurance coverage for damage suffered from a hurricane, you'll need to first account for the hurricane deductible using your own funds.

As with other forms of insurance, a higher deductible makes for a lower premium (and vice-versa). Be sure to consider what's feasible for you in the event of a natural disaster: don't choose a deductible that you could never afford to pay simply in order to reduce your monthly premium.



# Should We Evacuate?

If you've never experienced a hurricane, the possibility of having to evacuate your home can be hard to conceptualize. When the time comes, though, it's important to understand how to make the right decision about whether to stay or go.

When determining whether you ought to stay in your home and ride out the storm or evacuate the area, here are some things to consider.

## Evacuation Order:

In some instances, authorities in your area may issue an evacuation order. If you're in a mandatory evacuation zone, staying in your home is not an option. You should grab your waterproof bag of personal info -- including emergency contact information, family info, copies of important documents, and so on -- and leave at once.

Evacuation routes will be posted and should be clearly marked. Refer to the emergency evacuation maps that you've gathered in advance if needed. Follow evacuation routes to the nearest shelter.

To find out more about evacuation routes and whether or not you're in an evacuation zone, visit your local county website ahead of the storm.



## How to Evacuate:

Evacuating your home during a hurricane is bound to be a stressful experience. However, these tips will help you prepare and follow through with evacuation in an orderly fashion.

### Prepare

- Ensure that you know where the nearest evacuation shelter is located.
- If you have pets, be sure that the shelter will allow you to bring them.
- Consider staying with friends or family members who live outside of the evacuation zone.
- Ensure that family members understand where you'll meet after the storm if you're separated during evacuation.
- Ensure you have all your necessary personal, property, medical and financial-related documents ready to go.

### Evacuate

- As the saying goes, keep calm and carry on. Remember that staying calm will go a long way towards ensuring your safety.
- Ensure that you have all important documents with you before leaving your home.
- Turn off the water and unplug all electrical appliances in your home before leaving.
- Check the radio for emergency announcements enroute.
- Do not attempt to take short cuts. Always stick to the evacuation route.



# STAYING HOME DURING A HURRICANE?

If a mandatory evacuation has not been issued for your area, the choice to evacuate may be less obvious. However, there are some other things to take into account even if an evacuation has not been ordered by authorities.

- ✓ If you live in a mobile home or other form of temporary structure, you should evacuate. These builds are not designed to withstand hurricanes.
- ✓ If you're in a high-rise building, it's important to evacuate. Winds can cause extensive damage.
- ✓ If your home is located in a floodplain, it's a good idea to evacuate even if an official order has not been declared.

If your home is in a low-lying area, you may still want to evacuate to higher ground. This is particularly important in an area where flooding is anticipated.

If you do stay home, be sure to keep your distance from windows and glass storm doors. Even with the precautions outlined below (such as storm shutters), windows and doors can still shatter and cause injury.

As is the case with evacuation, there are important steps to take before and during a hurricane to maximize your safety at home.



## Preparing for the Storm

- Stockpile supplies in a central room far from windows. Install hurricane shutters (see page 13). In the event that you don't have hurricane shutters, use plywood to reinforce windows and doors.
- Fill up bathtubs and containers with clean water. This water should not be used for drinking: it is for washing and sanitary purposes (such as flushing the toilet). Keep bottled water on hand for drinking.
- If you have propane tanks on hand, ensure that they're stored securely for use after the storm abates.
- Charge cell phones and computers in advance.
- Unplug any appliances not in use.
- Check that your weather radio is working and that you have extra batteries.
- Ensure that you have adequate gas to run your generator (if applicable).

## Riding Out the Storm

- Close windows, doors, and blinds.
- Keep mobile devices turned off except when you need to use them. This will help to conserve battery.
- Use your weather radio to check for updates.
- If damage to your home occurs and you have gas utilities, immediately extinguish all open flames (such as candles or other sources). Keep a carbon monoxide detector on hand to check for potential exposure to gas.
- Stick to the innermost room of your home. This central room should be free of windows and as far from the exterior of your home as possible.

# PET SAFETY



In the event of a hurricane, the safety of your family is important. If you and your loved ones have pets, you'll want to ensure that you've taken their needs into consideration ahead of time as well.

In many states, evacuation zones have pet-friendly evacuation centers available. As long as a family member can stay with your pets at all times, it's possible to bring your pets with you to these shelters.

## Not all animals are accepted at pet-friendly evacuation centers.

The following animals are eligible to stay at designated evacuation centers:



DOGS



CATS



HAMSTERS



GUINEA PIGS



RABBITS



FERRETS



GERBILS



BIRDS  
Common Household



There is usually a per-household limit of 4 pets.

## When arriving at an evacuation shelter with your pets:

- ☐ Ensure that pet ID tags are attached to their collars.
- ☐ Bring proof of your residency within that evacuation zone.
- ☐ Take food and supplies for your pet, including a leash, crate, and toys.
- ☐ Bring extra water for your pets. Don't underestimate how much water they may need if you're forced to remain at an evacuation center for several days or longer.
- ☐ Have pictures of your animal on hand in the event that you're separated from one of them.
- ☐ Be ready to show officials up-to-date vaccination and medical records for your animals.

## If you're riding out the storm at home with your pets:

- ✓ Be sure to keep them in a centrally located room with you at all times.
- ✓ Remember that storms can cause significant anxiety in animals.
- ✓ Be prepared to separate animals from one another if needed.
- ✓ Do your best to remain calm: the more relaxed you appear, the less anxious your animals are likely to become.

## Ever wonder where hurricanes get their name?

The World Meteorological Organization maintains a list of hurricane names which are assigned to storms as they appear throughout the course of the year.

For a tropical storm to be given a name, it must have sustained wind levels of at least 39 mph.

Once these winds elevate to sustained levels of 74 mph or higher, the storm becomes a hurricane of the same name.

There are actually six different lists of hurricane names, and each one is made up of 21 different possibilities.

These lists are used in a cyclical fashion, meaning the name list used for 2023 is the same one that is used to create the list in 2017.

## HURRICANE NAMES

Occasionally, a name is removed from the list and replaced with a new name that begins with the same letter.

This is usually done because a hurricane with that name was particularly destructive and using the same name to describe another hurricane six years later could potentially result in confusion.

For 2023, Harold, Idalia, Margot, and Nigel, has replaced Harvey, Irma, Maria, and Nate, respectively.

### 2023 NAME LIST

<b>Arlene</b>	<b>Lee</b>
<b>Bret</b>	<b>Margot</b>
<b>Cindy</b>	<b>Nigel</b>
<b>Don</b>	<b>Ophelia</b>
<b>Emily</b>	<b>Philippe</b>
<b>Franklin</b>	<b>Rina</b>
<b>Gert</b>	<b>Sean</b>
<b>Harold</b>	<b>Tammy</b>
<b>Idalia</b>	<b>Vince</b>
<b>Jose</b>	<b>Whitney</b>
<b>Katia</b>	



If this year is anything like last season, there could be more storms than the list of 21 names, a secondary list will be used instead of Greek Alphabet letters.





# EMERGENCY CONTACT INFO



When a storm hits, it's important to know where to go for up-to-date information and emergency assistance.

Consider saving these numbers to your phone's contacts, or writing them down and sticking them to your refrigerator for easy reference.

## **FLORIDA DIVISION OF EMERGENCY MANAGEMENT**

Phone: 800-342-3557

Web: <https://www.floridadisaster.org/>

## **FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA)**

Phone: 800-621-3362

Web: <https://www.fema.gov/>

## **HERITAGE INSURANCE**

Phone: 855-536-2744

Web: <https://www.heritagepci.com/>

Remember: in the event of an emergency, dial 911.

Need to report a loss following a tropical storm or hurricane?  
**Call Heritage first at 855-415-7120**

# HURRICANE STORM SHUTTERS

If you look at pre- and post-hurricane images of homes and buildings, you'll often notice plywood that's been installed on the outsides of windows and doors. The purpose of this kind of protective covering is to prevent the wind -- as well as objects carried on the wind -- from breaking a door or window, flying into a home or building, and causing injury.

While plywood is a good last-minute protective solution, there's a better way to protect yourself and your family from the dangers of a hurricane: storm shutters.

Think of storm shutters as a fitted, specialized, and lower-hassle version of affixing plywood to the windows and homes of your doors. We recommended aluminum hurricane shutters over the steel alternative, as they tend to be lighter and easier to install.

All hurricane shutters will come with specific installation instructions. In addition to these, here are a few tips for simplifying the process.



## Installing Storm Shutters

### STEP 1

It's a good idea to label all of your shutters in advance. When you're dealing with dozens of windows and doors of different shapes and sizes, trying to match up a pile of very similar looking shutters to their respective spots can be incredibly stressful. In the event of a hurricane, the last thing you want to worry about is racing to determine which shutters go where. Consider using labels such as "south window, master bedroom," and so on.

### STEP 2

Storm shutters are usually attached to some sort of mounting equipment on your window using wing-nuts. Rather than attempting to secure all of these by hand, it can be helpful to have a specialized tool. If you have a standard electric drill, you can use an attachment called a "wing-nut driver" to make this process go faster.

### STEP 3

Don't try to put up all of your storm shutters alone. Working with a helper makes the process much easier, and you're less likely to injure yourself.



## Staying Safe: Food During a Hurricane

Living in the United States in 2023, we're accustomed to having food on demand whenever and wherever we want it.

Whether it's a quick bite from a fast-food restaurant or a frozen entree that we stick in the microwave, a lot of us are used to feeding ourselves without the need for much thought or planning ahead of time. And, whenever we're missing an ingredient for a meal (or in the mood for a treat), it's easy to just pop out to the supermarket and grab what we need.

During a hurricane, all of this changes. Considering how little we generally have to worry about food, the harsh reality of a major storm can come as a real shock.

If you haven't properly stocked up in advance, you could face the potentially hazardous scenario of running out of food during and after a hurricane. Perishable food will start to go bad, and maintaining standard food safety practices requires extra preparation.

**Here are some food safety-related tips to help you prepare for the next big storm.**

1

Ensure that you have enough non-perishable food on hand. (see Hurricane Emergency Kit on p.15).

2

Watch for heavily dented, rusted, or swollen cans of food. Avoid eating these, as they can carry dangerous toxins.

3

If something smells off, don't eat it. It's not worth the risk.

4

Steer clear of floodwater, as it can contain harmful bacteria and chemicals. Never wash your hands with floodwater.

5

Don't open your refrigerator after losing power. By keeping it closed, the contents will stay fresh longer.

6

Keep your hands clean. Use hand sanitizer as necessary.

7

The same goes for your freezer. Keep in mind that food is generally safe to thaw out and cook so long as it stays below 40°F in your freezer.

8

Don't allow trash to accumulate inside.



## Hurricane Emergency Kit



**Have you ever made a trip to the supermarket or home improvement store just before a hurricane?**

If so, you've likely seen just how empty the shelves can be in the lead-up to an emergency.

For this reason, it's important to stock up on emergency supplies well in advance of a hurricane.

We recommend putting together this hurricane emergency kit before hurricane season begins, and keeping it on hand for when a big storm hits.

By preparing supplies well in advance, you'll have one less thing to worry about as a hurricane approaches.

### FIRST AID

- ☐ Comprehensive first aid kit
- ☐ Bug spray
- ☐ Extra cash
- ☐ Prescriptions and/or medication
- ☐ List of all medications currently taken by family members

### SUPPLIES FOR SENIORS

- ☐ Extra food for special dietary needs if needed
- ☐ Extra water, as dehydration can be an issue for the elderly. Consider using smaller bottles that are easier to drink from.
- ☐ Medicare card info, living will/power of attorney
- ☐ Extra medical supplies as necessary (hearing aids, medical bracelet, information on biomedical devices, extra supply of medication)
- ☐ Cane, walker, or wheelchair if applicable

### FOOD & WATER

- ☐ One week's worth of food (non-perishable/canned)
- ☐ Can opener (non-electric)
- ☐ Paper/plastic plates, utensils, cups, and paper towels
- ☐ Propane tanks, propane grill, and grill-safe cookware
- ☐ One week's worth of water: 3gl per person, per day

### PET SUPPLIES

- ☐ At least one week of pet food and water
- ☐ Leash, collar or harness, toys and chewers
- ☐ Medications if applicable
- ☐ Contact info for veterinarian

### BABY SUPPLIES

- ☐ Bottles and formula
- ☐ Baby wipes and rash cream
- ☐ One week's worth of diapers

### MISCELLANEOUS

- |   |  |  |
|---|--|--|
| <input type="radio"/> (PPE) Personal Protective Equipment | <input type="radio"/> Basic tools (screwdriver, hammer, wrench, drill)       | <input type="radio"/> Board games, cards, and other activities |
| <input type="radio"/> NOAA weather radio                  | <input type="radio"/> Extra maps of local area and state highways            | <input type="radio"/> Emergency phone charger                  |
| <input type="radio"/> AM/FM radio with extra batteries    | <input type="radio"/> Copies of directions to the nearest evacuation shelter | <input type="radio"/> Generator with backup fuel               |
| <input type="radio"/> Flashlights with extra batteries    | <input type="radio"/> Spare tire for vehicle                                 | <input type="radio"/> Fire extinguisher                        |
| <input type="radio"/> Battery-powered lanterns            | <input type="radio"/> Roadside triangle and tools                            | <input type="radio"/> Trash bags and disinfectant wipes        |
| <input type="radio"/> Waterproof lighter                  | <input type="radio"/> Extra blankets   | <input type="radio"/> Toilet paper and Soap                    |
| <input type="radio"/> Duck tape                           |  | <input type="radio"/> Toothbrushes and toothpaste              |
| <input type="radio"/> Feminine care products              |  |  |



Here are some important things you should do now to ensure that you're ready when disaster strikes.



## CHECKLIST FOR HURRICANE PREPAREDNESS

When the weather is bright and sunny, printing out a hurricane checklist is probably the last thing you'd think to do. However, it's important to take the necessary steps to prepare for a tropical storm or hurricane in advance.

### CHECK YOUR GENERATOR

If you have a generator stored in the garage or basement, be sure to turn it on and ensure that it's running properly. If you don't own a generator, consider purchasing one well in advance of hurricane season: local stores will likely sell out of them when news of a big hurricane hits.

### OUTDOOR ITEMS

Take the time to go around the outside of your home and bring things like grills, trash cans, lawn decor, patio furniture, and so on into your garage or basement. These items will likely be damaged if left outside.

### GUTTERS & DRAINS

Hurricanes can dump massive amounts of water onto your home in a very short period of time. It's essential that your gutters and drains be clear so that this water can properly be shed from your home. Check your gutters for blockages well in advance of a storm.

### STORM SHUTTERS

Don't wait until the last minute to acquire the supplies you need to protect your home. Storm shutters are a good example of something you should purchase in advance. Once you have them, set aside some time to label them so that you know which windows they fit over.

### HOME INVENTORY

Make an inventory of all the valuable items in your home (see our inventory sheet on page 18). Be sure to include both large and small items, and then put this inventory in a waterproof container of some kind.

### PROPERTY FACTS

Know well in advance of a storm what the elevation of your property is, and whether or not it's in the floodplain.

### EVACUATION ROUTE

Don't wait until the last minute to plan your evacuation route. Make sure that you and your family are clear on the route that you'll take. Most communities have evacuation routes pre-planned: contact local authorities for more information.

### EMERGENCY KIT

See p.15 for an example.

Set aside a weekend afternoon to put together an emergency preparedness kit for you and your family. As part of this kit, come up with an emergency contact preparedness plan for you and your loved ones. If you're not together when a hurricane strikes, where will you plan to meet? Remember that cell phone service is often unavailable during a storm.



**HERITAGE**  
INSURANCE

At Heritage Insurance, we work hard to help families get the insurance they need to protect them from loss during a hurricane.

If your home suffers damage as the result of a natural disaster, you can reach us by phone any time of day to report the incident.



In 2023, we're used to being able to grab whatever information we need in a split second using a phone or laptop. When a hurricane hits though, internet and cell service are often unavailable. On top of this, lack of electricity can make it impossible to charge battery-powered devices.

With this in mind, it's a good idea to ensure that you have printed copies of the following items. Keep them in a safe place (that is, in a waterproof container) somewhere in your home, and ensure that everyone in your family knows where they are.

## Emergency Contact Information



Maps for evacuation routes to local hurricane shelters



Lists of radio frequencies and phone numbers for local radio stations



Addresses, phone numbers, and directions for local hospitals



Maps of the local area



State maps which include highways



Phone numbers for local law enforcement and emergency management

## Personal Information



List of contact information for all family members



Lists of medication for family members



Copies of health insurance cards, social security cards, driver's licenses, and car registrations



Copies of both front and back of credit cards



Bank info and phone numbers



List of valuable items in your home



If a major storm impacts your home, it's likely that valuable items could be damaged or destroyed. Keeping an inventory of these items is an important part of hurricane preparedness.

## HOME INVENTORY LIST

Use this template to create a list that covers everything from vehicles and computers to furniture and jewelry.

### Electronics (phones, computers, televisions, gaming consoles)

NAME OF ITEM	DATE PURCHASED	VALUE	DETAILS

### Furniture and Home Decor

NAME OF ITEM	DATE PURCHASED	VALUE	DETAILS

### Miscellaneous Items (jewelry, vehicles, appliances)

NAME OF ITEM	DATE PURCHASED	VALUE	DETAILS

Having the medical needs of you and your family members documented in advance of an emergency is incredibly important. When a natural disaster strikes, having this information readily available for medical practitioners is paramount for ensuring proper care.

## FAMILY MEDICATION LIST

We recommend filling out one of these lists for each member of your family. Be sure to include all of the pertinent details.

### Current Medications

NAME OF MEDICATION	CONTACT FOR PRESCRIBING DOCTOR	CONDITION TREATED	FREQUENCY AND DOSAGE

### Supplements and Vitamins

NAME OF SUPPLEMENT	REASON FOR TAKING	FREQUENCY AND DOSAGE

### Allergies to Medications

NAME OF ITEM	TYPE OF ALLERGIC REACTION

In the digital age, we rarely memorize things like phone numbers and addresses. After all, that information is available anytime, anywhere. Phone numbers for friends and family are stored in our phone, and we can always look up an address with a quick internet search.

## FAMILY EMERGENCY INFO SHEET

When a hurricane strikes, though, things change. The loss of both cell phone and internet service is a common occurrence. On top of this, lack of power could mean that a dead cell phone can't be recharged. In this situation, retrieving important personal information for family members could prove to be impossible.

For this reason, it's a good idea to create an emergency info sheet for your family in advance and store it along with the other items in your hurricane preparedness emergency info kit. In the event of a natural disaster, having this information readily available will make it easier to contact family members.

**Where to Meet in the Event of an Emergency:**

**Where to Meet After Emergency if Separated:**

**Address and Phone of Local Shelter:**

### Family Details

NAME OF ITEM	TYPE OF ALLERGIC REACTION

### Work and School Details

Name of Business/School - Phone - Address - Which family member - Times/Days when they're present



# RECOVERING FROM A HURRICANE

Whether you stay home and ride out the storm or are forced to evacuate, living through a hurricane isn't an easy experience. As challenging as it can be to make it through the storm, though, the post-hurricane recovery process is often even harder.

There are a lot of things to account for when it comes to post-hurricane cleanup. Here are some tips to help you get started with the process.

## If you stayed home to ride out the storm:

- ✓ Don't leave your home until it's been officially determined that the storm is over. Check your NOAA weather radio for updates.
- ✓ If you've lost contact with friends and family, the Red Cross maintains a list of all shelter inhabitants.
- ✓ Avoid drinking, cooking, or brushing your teeth with tap water until it's been declared safe.
- ✓ Do not run your generator inside or near your home.
- ✓ Check your smoke and carbon monoxide detectors, and ensure they're functional.

## If you evacuated and are returning home

- ✓ Do not attempt to return home until roads have been declared safe.
- ✓ Do not drive your vehicle into standing water, and stick to the designated open roads.
- ✓ When first arriving home, assess the site for danger. If you smell gas, notice a fire, or can't enter your home because of floodwater, leave the area.
- ✓ Assess damage to your home before attempting to go inside. Structural damage may not be immediately obvious, and it's important to ensure that your home is structurally sound before entering.

## How to assess damage

- ✓ Check the exterior of your home. If you notice structural damage to walls or the roof, do not enter.
- ✓ If the exterior seems sound, look for interior damage. If you smell gas or smoke, evacuate immediately.
- ✓ Be aware of hazards in and around your home. Snakes are often displaced because of floodwaters. Mosquitoes can proliferate in standing water outside of your home. Keep doors and windows closed or properly screened, and use insect repellent as needed.
- ✓ If there are power lines down in your neighborhood, contact the local authorities and let them know. The same goes for other hazardous damage, such as broken gas lines or water mains.
- ✓ Once you're certain that the area is safe, take detailed photos of the damage to your home. Go from room to room and document all damage in detail. Do the same for the exterior of your home.



## Filing a Homeowners Insurance Claim



Your home may suffer damage as a result of a hurricane. In some instances, the damage is relatively minor: a broken window, a few missing shingles, or something similar. In other cases, the damage to your home may be severe.

Regardless of what's happened, Heritage is here to help. Our job is to make the claims process as easy as possible, and we're here for you every step of the way.

### FIRST STEPS

When assessing damage to your home following a hurricane, take note of any steps you might be able to take to prevent further damage.

For example, you may need to secure a tarp over a window to prevent rainwater from entering your home and causing further damage.

Keep track of any minor repairs that you make on your own, and be sure to save receipts. These expenses may be eligible for reimbursement later.

Next, you'll need to make a detailed list of all of the damage to your property. Wherever possible, take note of the manufacturer brand, and date of purchase.

If you have photos of your property available for comparison, this is ideal. Be sure to maintain possession of damaged property, as a Heritage claims adjuster will need to verify it before you can receive reimbursement.

Following a hurricane, you may be approached by restoration contractors offering to perform work for you and "take care of the insurance" on their own.

Some of these contractors are fraudulent, and it's important to be wary of anyone who approaches you.

**Heritage Insurance will provide you with a list of recommended contractors for conducting repair work.**

### Filing a Homeowners Insurance Claim

At Heritage, our goal is to make the claims process as seamless as possible. Here's an overview of what you can expect:

- 1** First, call Heritage at 855-415-7120. Our friendly claims representatives will guide you through the process.
- 2** Next, a mitigation team is sent to your home if emergency remediation is needed.
- 3** We'll set up a convenient day and time for one of our claims adjusters to visit your home and assess the damage.
- 4** Following their official assessment, the claims adjuster will contact you with information on your coverage and next steps.

Heritage will work with you throughout the process to ensure that everything proceeds smoothly. We'll help you find a reliable contractor, monitor progress, and answer any questions that you might have along the way.



## CALL HERITAGE TODAY

Dealing with the aftermath of a major storm can be incredibly stressful, but Heritage is here to help.

If you experienced damage to your home, we're ready to help you file a claim.

To report a claim, call Heritage first at  
855-415-7120

## HERITAGE COMPANIES



**HERITAGE**  
INSURANCE



**NARRAGANSETT BAY**  
INSURANCE



**ZEPHYR**  
INSURANCE