

DEALING WITH DEVASTATING STORMS: WHAT TO DO BEFORE, DURING AND AFTER A HURRICANE

Preparedness, resilience and responsiveness are the keys to weathering the storm. That's why we've put together some tips on how to tackle the tough stuff when a whole sea of troubles is literally knocking down your door.

As superstorms spread destruction across the Gulf of Mexico, Caribbean and southern seaboard hurricane season is in full swing in 2017. After already seeing so much destruction both during and in the wakes of Hurricanes Harvey and Irma – and looking toward Hurricane Jose and beyond – the question “what do we do?” can be daunting and intimidating.

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THERE'S A HURRICANE COMING

Whether you're an individual or a business owner, you worry first about your people, then about yourself and finally about your property. If a storm's brewing, it pays to be prepared.

If you're trying to make sure you're safe before a storm, it's time to get to work:

- **Secure Access to National Oceanic and Atmospheric Administration (NOAA) Broadcasts** – NOAA is your go-to source for tropical storm and hurricane information. Listen to NOAA online, grab an NOAA app from both the Apple Store and Google Play or go the old-fashioned route and find a battery-powered or hand-cranked NOAA radio.
- **Be Prepared to Get Out Fast** – When that evacuation order is given – or before, if it makes sense for you – you'll need to get out of Dodge and you'll need to do it quickly. Pack ahead of time with a safety kit full of food, water, necessary medications, cash, extra clothing, flashlights, cell phones, portable radios, extra batteries and a first aid kit. Keep this somewhere safe and easy to reach in your home — you'll probably still want to get in and out of there before you leave.
- **Protect Your Property**
 - Document the situation before disaster strikes. If you know a storm's coming, take a few moments to document the contents of your home with pictures and video. Create a room-by-room inventory while you're at it, if you have the time. You can even get all of this done while setting up your safety measures.
 - Cover your windows with storm shutters or pre-cut plywood, secure loose items outside, make a note of the safest, most waterproof room in your house, store important documents somewhere extremely waterproof, gather all your insurance documents and all their relevant contact information all in one place, move your furniture and valuables to higher floors if you can, and unplug all unnecessary smaller appliances.
 - Keep your vehicles – and your gas-powered generator, if you have one – fully fueled. That way you're good to go if you have to evacuate, if you run out of power and when the storm's over and supplies are scarce.

THERE'S A HURRICANE AT MY DOOR

If the hurricane's already there and you haven't been told to evacuate, do your best to stay calm and follow these guidelines:

- **Follow the Rules and Listen to Authorities** – If you're told to evacuate, evacuate. If you're told to stay put, stay put. If you're told to shut off your utilities, shut off your utilities. In all these cases, it's better to be safe than sorry — and those giving you instructions are looking at the big picture, taking stock of all possibilities and risks. They have your best intentions in mind. For as long as you're able, make sure you follow any rules and orders that come your way.
- **Stay Inside, Dry and Safe, When Possible**
 - If the worst happens and you absolutely must leave for your or your family's safety, do it as carefully as possible. Otherwise, as long as your structure is still sound, staying put is your best bet.
 - If you do go out, stay away from beaches, riverbanks and floodwaters — these sites are dangerous and the water may be contaminated by all sorts of things from sewage and chemicals to animals and insects.
- **Wait It Out and Stay Positive** – Stay calm and focus on the small things that are in your control. Keeping a cool head and not losing hope mean you're in a better position to act when the storm passes and it's time to deal with the aftermath.

THERE'S AN "ALL CLEAR" AND THE HURRICANE'S GONE

It's difficult to imagine what you've been through. And it's not over. Now's the time to reconnect, reassess and rebuild.

- **Let Friends and Family Know You're Safe** – Register on the American Red Cross Safe and Well website so that your loved ones know you're ok.
- **Stay Informed** – Keep listening to NOAA whenever you can and monitor weather reports for the possibility of further rains or flooding.
- **Put on Some Gloves and Get to Work** – If you're able, check buildings for structural problems and clear debris wherever you can, but also remember to stay safe. Wear protective clothing and avoid moving water.
- **If You Evacuated, Stay Away Until It's Safe** – You're worried about your home and your community, but wait for the all clear before going home.
- **Stay Away from Danger**
 - Avoid crossing flooded areas by foot and car
 - Stay away from any building with water around it as well as downed wires
 - Contact the utility company about the situation if you see a problem
 - If you see possible gas line leaks or structural damage, contact a professional
- **Document the Damage** – Take pictures and video and write down a log of all damaged items. Be as detailed as possible and include timestamps. When it's time to fix things, contact a restoration company to help with water extraction and other storm-related issues.

Notify your insurance carrier as soon as possible, but keep in mind that flood damage isn't typically covered under a homeowners' policy and may be limited on a business program. If you are covered, a separate hurricane or wind deductible may apply, depending on your coverage and the nature of the storm.

Most importantly, before, during and after the storm, help each other out. Storms like these are suffered by individuals and communities, and now's the time to come together. The worst tragedies often bring out the best in people, and it's time to come together, give each other a hand and recover as one.

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