

Hurricane Safety Guide



Prepare

Know your evacuation zone: Evacuation zones are areas where storm surge may go. Your zone will tell you the likelihood of being affected by storm surge and if you should evacuate. If you don't know what zone you are in, contact your local government-emergency management office, or search for your [Evacuation Zone](#).

Remember there is a window of time in which it is safe to evacuate. Decide if you will evacuate or stay well before the storm reaches you. Unless otherwise instructed by emergency responders, do not attempt to travel during the storm.

Know your risks: How vulnerable is your property to flooding from storm surge? Homes with higher elevation are less likely to be impacted by storm surge. Search your address in FEMA's [Preliminary Flood Hazard Map](#). If the preliminary data search tool is unavailable, please visit the [alternate site](#) to view your data. Learn more about the hazards of [Storm Surge](#).

Review your insurance coverage: Do you know your deductible and policy number? Contact your agent to make sure that your policy is current, and payments are up to date. Make sure you have notified your agent of any changes or renovations that have been made to your home.

Obtain a digital copy of your policy from your agent. Know your coverage and deductibles. For example, are you covered in the event of a flood? Do you have adequate coverage for your home and personal property? Due to coverage limitations on jewelry, works of art, and some other content categories, it is recommended you speak with your agent regarding scheduling high-end items to ensure they have adequate coverage.

Create a handy reference sheet with your policy information in the event your property is damaged during the storm including your agent's name and phone number, best way to file a claim, and your policy number.

Take a personal inventory of your home and major possessions: Take photographs and/or a short video of all areas of the home (inside and outside) including its contents and create an inventory list. Store contents in structurally sound, waterproof containers to help reduce the likelihood of damage. Make sure photos are time-stamped or include the current newspaper in the photo for time stamping. This will help during the claim process.

Develop a family emergency plan: Before the storm occurs, sit down with your family or close friends and decide how you will stay in contact with each other, where you will go, and what you will do in an emergency. Document and keep a copy of this plan in your Hurricane Supply Kit or another safe place where you can access it in the event of a disaster.

A great resource to help you formulate your plan is the [Ready.Gov emergency plan webpage](#).

Create a list of emergency phone numbers (doctor, veterinarian, animal shelters, Red Cross, etc.) to include in your emergency plan.

If your home does not have a safe space for individuals to be during the hurricane, make different living accommodations to ensure safety. Homes with higher elevation are less prone to be impacted by storm surge.

Prepare a hurricane supply kit: Gather personal hurricane supplies such as water, non-perishable food, batteries, radio, flashlight, and first-aid kit. Refer to our [Hurricane Supply Checklist](#) for a list of items we recommend. Be sure to include your personal “must-haves” in case you need to evacuate.

Keep your kit in a designated place and have it ready in case you have to leave your home quickly. Make sure all household members know where the kit is kept.

Store a reserve supply of drinking/washing water in clean bathtubs, containers, and non-breakable bottles.

Place valuables and important documents in a plastic bag or waterproof container and store them at the highest level in your home.

Buy extra supplies in case of unexpected damages during the storm and keep your car’s gas tanks as full as possible.

Secure the outside of your home: If you don’t have storm shutters, board up all vulnerable accesses such as doors, windows, and garage doors.

Prior to every storm season hire a professional tree service to trim all trees that are near or hanging over your home. Bring in outdoor hanging and potted plants and objects such as lawn furniture, toys, and garden tools; anchor objects that cannot be brought inside. It is not recommended that you throw outdoor furniture into your pool- this practice can damage both your furniture and pool.

During the Storm

Stay Connected: Continue to monitor the weather as the storm approaches using the [National Weather Service's forecast reports](#). Download the [FEMA app](#) and enable notifications to receive alerts, safety tips, and locate emergency shelters.

If you decide to evacuate, make sure you are aware of the closest shelter and that your Hurricane Supply Kit is fully stocked. The Red Cross offers an [open shelter locator](#).

Most emergency shelters do not allow pets; plan for a friend, family member, veterinarian, or boarding facility to provide care for your animal during the storm. Provide enough food and any necessary medications for a few days. If your pet is micro-chipped, make sure the contact information is current.

If you decide not to evacuate, identify an appropriate location as an inside shelter during the hurricane, away from any windows or glass doors. An ideal location would be an interior room with no windows, such as a closet or pantry. If your home does not have an appropriate space for individuals to be during the hurricane, make different living accommodations to ensure safety.

Ideally, you would obtain a generator and extra gas. Test it in advance to make sure it is in working order. To prevent carbon monoxide poisoning, never run your generator inside your home. When it is running outside, place it away from doors and windows.

National Weather Radio transmits broadcasts that cannot be heard on AM/FM radio receivers. There are many receiver options to pick up their frequencies available for purchase in electronic and sporting goods stores. The National Oceanic and Atmospheric Administration offers a [comprehensive list](#) of receivers and retailers. NOAA also provides a [list](#) of frequencies organized by state and county.

Do not leave your shelter until the storm has passed. Stay vigilant about the hurricane's category, so you'll know what to expect.

Saffir Simpson Hurricane Scale

Category	Wind Speed	Storm Surge	Potential Damage	Example at U.S. Landfall*
Tropical Depression	Up to 38 mph	0 ft	Heavy rains could cause flooding.	N/A
Tropical Storm	39-73 mph	0-3 ft	Heavy rains could cause flooding, Winds could also damage property.	N/A
Category 1	74-95 mph	4-5 ft	Damage to power lines likely. Homes vulnerable to fallen branches.	Sandy (2012)
Category 2	96-110 mph	6-8 ft	Damage to power lines likely. Homes vulnerable to fallen branches. Roads likely to be blocked from debris and trees.	Isabel (2003)
Category 3	111-129 mph	9-12 ft	Damage to power lines affecting large areas. Roads likely to be blocked. Extensive level of flooding.	Wilma (2005)
Category 4	130-156 mph	13-18 ft	Homes likely to have a considerable amount of impact from hurricane.	Harvey (2017) Irma (2017)
Category 5	≥ 157 mph	>18 ft	Roads will be blocked. Majority of trees likely to fall. Wide-scale flooding.	Andrew (1992)

*Source: https://en.wikipedia.org/wiki/List_of_Category_5_Atlantic_hurricanes (See "Landfalls")

After the Storm

Perform [Duties After a Loss](#) to the best of your ability. Do your best to prevent further damage from occurring. Save receipts and other documentation from all repair efforts.

Make a claim as soon as you're able: When taking photographs of damages, take clear photos that shows the damage. Send as much documentation as possible regarding the claim to your claim adjuster, including photos, videos, receipt/invoices, itemized estimates, etc.

Already a UPC policyholder? [Submit a claim](#).

Be ready to provide: your name, address, and phone number, general loss information, your policy number, and names and addresses of witnesses or injured persons. The adjuster assigned to your claim will contact you or you can call the claims department at (888) CLM-DEPT (888-256-3378). Be sure to record the claim number assigned to your claim.

Not yet a UPC policyholder? Learn more about our [coverages](#) and [find an agent](#) near you.

Contact water mitigation or tree removal as soon as possible if needed. For tree removal, if the fallen tree is still on top of the covered property, make sure to have tree removal service itemize their estimate for removing the tree from covered property and actual disposal. Certain limits apply, and this will help with claims process. For assistance finding contractors, please contact your agent for recommendations.

Make contact and obtain up to three estimates, if possible, for repair as soon as insurance inspection has taken place. If you already have a contractor, schedule the contractor to be present during insurance inspection if possible.

If you have flood damage and do not have flood insurance, contact [FEMA](#).

Additional Information

FEMA / Department of Homeland Security

[Hurricane Preparedness](#)

[How to Prepare for a Hurricane](#)

[Emergency Supply List](#)

[Family Communication Plan](#)

[Emergency Communication Plan Checklist](#)

Weather

[Flood Safety Tips and Resources- NOAA National Weather Service](#)

[National Oceanic and Atmospheric Administration \(NOAA\)](#)

[NOAA National Weather Service](#)

[The Weather Channel](#)

[NOAA National Hurricane Center](#)

[Atlantic 2-Day Graphical Tropical Weather Outlook](#)

[Weather Underground- Active Tropical Storm Advisories](#)