

REPRESENTING POLICYHOLDERS
THROUGHOUT FLORIDA FOR OVER 20 YEARS

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HURRICANE CHECKLIST

- ❑ WATER (1 GALLON PER PERSON PER DAY)
- ❑ FIRST AID KIT, FLASHLIGHTS & TOOL KIT
- ❑ TOILET PAPER & PAPER TOWELS
- ❑ PORTABLE RADIO (PREFERABLY WITH AM RECEPTION)
- ❑ BATTERIES AND PORTABLE PHONE CHARGERS
- ❑ EVACUATION ROUTE
- ❑ REMOVE OUTDOOR ITEMS AND BOARD WINDOWS
- ❑ STORE IMPORTANT DOCUMENTS & ITEMS (IE: PASSPORTS; BIRTH CERTIFICATES; DEEDS; PROPERTY TITLES; ETC.) IN WATERPROOF CONTAINER
- ❑ FILL GAS TANKS
- ❑ KEEP 3 DAYS OF NON-PERISHABLE FOODS
- ❑ BABY SUPPLIES (FORMULA, WIPES, DIAPERS)
- ❑ BEFORE/AFTER PHOTOS OF HOME AND VALUABLES FOR INSURANCE
- ❑ LIGHTER/MATCHES
- ❑ GENERATOR
- ❑ STORE PRESCRIPTIONS IN WATERPROOF CONTAINER
- ❑ PET SUPPLIES (FOOD, WATER, LITTER)
- ❑ TURN REFRIGERATOR TO ITS LOWEST SETTING
- ❑ KEEP EXTRA CASH ON HAND
- ❑ FILL BATHTUB AND BUCKETS WITH WATER FOR SANITARY PURPOSES
- ❑ KEEP AN INVENTORY OF DAMAGED AND DESTROYED ITEMS



10 THINGS TO DO BEFORE HURRICANE SEASON

1. TAKE DETAILED PHOTOS OF ALL PROPERTY AND VALUABLES.

REMEMBER TO PHOTOGRAPH STANDALONE OBJECTS AS WELL.

THESE INCLUDE:

- A. FENCES
- B. SHEDS
- C. DETACHED GARAGES
- D. SWIMMING POOLS
- E. GREENHOUSES
- F. BARNES
- G. GAZEBOS

2. CHECK TO SEE IF YOUR POLICY INCLUDES COVERAGE B (OTHER STRUCTURES) INSURANCE, WHICH PROTECTS STANDALONE OBJECTS. SOMETIMES, COVERAGE B IS NOT INCLUDED IN THE MASTER POLICY.

3. PREPARE A PRE-LOSS INVENTORY OF YOUR HOME AND VALUABLES, WHICH SHOULD INCLUDE A LIST OF ALL VALUABLE BELONGINGS, AN ACCURATE COST OF THESE VALUABLES, AND A PHOTO OF EACH ITEM .

4. STORE PRE-LOSS INVENTORY IN A SECURE LOCATION. WE RECOMMEND STORING IT IN A WATER PROOF CONTAINER, AS WELL AS HAVING A BACKUP DIGITAL VERSION.

5. REVIEW WHAT YOUR INSURANCE POLICY DEDUCTIBLE IS FOR POTENTIAL LOSSES. OFTENTIMES, THERE ARE DIFFERENT AND LARGER DEDUCTIBLES FOR HURRICANES AND STORMS.

6. REVIEW YOUR INSURANCE POLICY TO DETERMINE IF IT INCLUDES COVERAGE FOR TEMPORARY LIVING EXPENSES WHILE YOUR HOME IS BEING REBUILT OR REPAIRED. THIS WILL REIMBURSE YOU FOR THE RENT, HOTEL ROOM, TRANSPORTATION, OR RESTAURANT MEALS, WHILE YOU ARE WAITING FOR YOUR HOME TO BE FIXED, BUT ONLY IF YOUR HOME IS UNINHABITABLE.

7. REVIEW YOUR INSURANCE POLICY TO DETERMINE IF IT INCLUDES COVERAGE FOR FLOOD DAMAGE. OFTENTIMES, FLOOD INSURANCE IS NOT REQUIRED FOR POLICYHOLDERS UNLESS YOUR PROPERTY IS LOCATED IN A FLOOD ZONE.

8. REVIEW YOUR INSURANCE POLICY TO DETERMINE IF IT INCLUDES COVERAGE FOR WIND DAMAGE. WIND INSURANCE IS NOT REQUIRED BY FLORIDA LAW, BUT IT IS USUALLY REQUIRED BY MORTGAGE COMPANIES FOR PROPERTIES IN AREAS SUSCEPTIBLE TO GUSTY STORMS, SUCH AS HURRICANES AND TORNADOES.

9. LOOK OUT FOR WHETHER YOUR INSURANCE POLICY HAS A MANDATORY MANAGED REPAIR PROGRAM. THIS ALLOWS THE INSURANCE COMPANY TO REPAIR OR REPLACE THE DAMAGES TO YOUR HOME WITH THEIR OWN CHOICE OF CONTRACTOR, INSTEAD OF MAKING A PAYMENT DIRECTLY TO YOU.

10. PREPARE A SAFE, WATER PROOF LOCATION OR CONTAINER THAT WOULD ALLOW YOU TO STORE IMPORTANT DOCUMENTS AND ITEMS IN. THIS INCLUDES:

- A. VALID IDS
- B. PASSPORTS
- C. BIRTH CERTIFICATES
- D. DEEDS
- E. PROPERTY TITLES
- F. CAR REGISTRATIONS/TITLES
- G. CASH
- H. MEDICATIONS
- I. COPY OF YOUR PRE-LOSS HOME INVENTORY

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