CHECKLIST

HURRICANE PREPAREDNESS

Being prepared and knowing how to respond to a hurricane can help minimize damage and maximize protection for you, your family and your property. The following checklist can help guide you before and during hurricane season.

Review your insurance program with your HUB Private Client Risk Advisor to understand exactly how your coverage will respond in the event of a claim. It's important to review your insurance program at least annually, and before the start of hurricane season.

MAKE SURE YOU HAVE ADEQUATE COVERAGE LIMITS

- **Residence Coverage.** Verify whether your dwelling limit reflects the current replacement cost to rebuild your home. Keep in mind that your personal property, other structures (garages, pool houses, sheds and fences) and loss of use coverages are typically not included in the dwelling limit. It is also important to determine potential percentage deductibles vs. traditional dollar deductibles.
- **Contents Coverage.** Ascertain whether coverage for your furniture, draperies, rugs, decorative objects and household items are adequate. Understand that standard insurance policies usually limit coverage for valuables such as jewelry, silverware, guns and boats. You may need specific valuable articles coverage for these items.
- **Condominium Coverage.** Check on coverage you have through your condominium association and know the coverage you are individually responsible for. Review your condominium bylaws and review the commercial coverage in place for the building with your Private Client advisor.

UNDERSTAND YOUR POLICY LIMITATIONS AND EXCLUSIONS

- **Replacement Cost.** Determine whether your policy will pay replacement cost or actual cash value for your residence and contents. Replacement cost enables you to replace an item with a similar new one, while an actual cash value settlement depreciates the loss settlement based on the item's age, providing a payout that does not cover new-for-old replacements.

- **Additional Living Expense.** Will your policy pay for additional living expenses to cover the cost of hotels or meals in the event your residence becomes uninhabitable? Review your policy's coverage for temporary living expenses. Verify how much your policy will pay and how long it will pay after the storm ends. Also, realize that some areas may be uninhabitable for weeks or even months.
- **Wind.** Find out if wind is a covered peril under your insurance policy. Standard policies generally cover windstorm damage directly caused by wind or hail. Also, there are two kinds of wind damage deductibles:
    1. Hurricane deductibles, which apply to damage solely from hurricanes.
    2. Windstorm or wind/hail deductibles, which apply to any kind of wind damage. If windstorm coverage is excluded in your policy, check with your Private Client advisor to determine whether coverage is available.

BE AWARE OF ANY SPECIAL DEDUCTIBLES FOR LOSSES CAUSED BY WIND

The majority of insurance policies for properties in coastal areas have a special windstorm/hurricane deductible, which is usually based on a percentage of the dwelling limit.

- **Keep your home and residence premises in good repair.**
    - Be sure to tack down loose roofing, brace the gable end of your roof and trim dead or weak branches from trees.
    - Speak with your Private Client advisor to determine whether your insurance company is willing to conduct a home inspection to offer additional homeowner's credits for any proactive safeguards you have taken. They may also give recommendations on additional precautions you can take to protect your home and property.
    - Consider contacting a local professional to inspect your home for structural integrity.
- **Create and maintain a home inventory.**
    - Develop an inventory of your personal possessions for items such as furniture, appliances, clothing and valuables.
    - A videotape or photographs are excellent sources of documentation in the event of a claim. Store these along with your insurance and title documents in a waterproof container in a safe place.
    - Send copies to a relative out of the area. You can also send copies to your Private Client advisor. Ensure that this inventory is updated every six months.
- **Develop an evacuation and communication plan for your family.**
    - Decide now where you and your family would go in the event your area receives an evacuation (friends, relatives or hotel).
    - Determine the escape route from your home and places to meet outside of the hurricane evacuation area. Contact your local emergency management office or other disaster preparedness organization and ask for their hurricane preparedness plan. This plan should include information on the safest evacuation route and nearby shelters. Monitor the National Hurricane Center and announcements from local emergency management agencies. Plan ahead and have a car fueled and packed in the event of an evacuation. Be sure to seek updated information on road conditions before driving long distances.

SHELTERING IN PLACE

Establish a Safe Room. Just in Case.

A well-planned and stocked safe room can help you weather the storm if an evacuation has not been ordered for your area. If you are sheltering in place, make sure that you have nonperishable food and water to get you through at least a few days.

Stock non-perishable supplies and a **disaster supply kit** in the safe room. Your disaster supply kit should include:

- Flashlight and extra batteries
- First aid kit and first aid manual
- Food (non-perishable) and water (one gallon per person per day)
- Non-electric can opener
- Essential medicines
- Baby supplies, including diapers, non-perishable milk and baby food

- Appoint a relative or friend as the predetermined contact so all your family members have a single point of contact. Program all of your emergency contact numbers and email addresses into your mobile phone. Charge all communication devices and keep them dry. Forward your landline number to your mobile phone in the event of an evacuation, as text messages may transmit faster than a phone call.
- Make a plan for what to do with your pets if you need to evacuate. A proper identification collar and rabies shot tag, plus other immunizations, may be required. Also include an appropriate pet carrier or cage, ample supply of food and water, leash and necessary medications. Please keep in mind that many shelters will not allow pets.
- Use a National Oceanic and Atmospheric Administration (NOAA) battery-operated weather radio. Remember to replace the batteries every six months when you change the batteries in your smoke detectors.
- Take first aid, CPR and disaster preparedness classes with your entire household.

MAKE PLANS TO PROTECT YOUR HOME AND BUY SUPPLIES BEFORE A STORM

- **Permanent shutters are the best protection.** Protective items like shutters on your home can reduce your risk of damage. Another benefit is that your insurance premiums potentially could be lowered. Before installing shutters, have a very clear plan and protocol in place with a reputable storm shutter company. If you do not have shutter protection, use half-inch marine plywood cut in advance to fit each window. Remember to label which board fits which window. Pre-drill holes every 18 inches for screws. Do this well in advance of the storm.

- **Safeguard your fine art and collectibles with loss prevention best practices.** Speak with your Private Client advisor to determine whether your insurance company is willing to conduct a home inspection to offer additional homeowner's credits for any proactive precautions you may have taken. Ask for recommendations on additional steps to take to safeguard life and property.
    - Create an inventory of all items in your collection.
    - Double-check all wall-hanging items. Artwork hung on outside walls of the home should be spaced from the wall.

CRISIS RESOURCES

No matter the crisis, HUB Private Client is here to help.

View resources for hurricane, tornado, wildfire and more at **www.hubinternational.com/crisisresources**. For more tips and information to reduce your risks, contact your HUB Private Client Risk Advisor.

Speak to a HUB Private Client Advisor about designing storm coverage that meets your specific financial and lifestyle needs.

About HUB Private Client

HUB Private Client advises, advocates and protects with tailored solutions to protect your family and lifestyle today, while anticipating your needs and guiding you through tomorrow.