



## ARE YOU COVERED?

Check with your insurance agent to confirm that you have the coverage you need for storm season. If you have recently made home improvements or remodeled, be sure that your insurance policy is updated as needed.

Did you know most homeowners insurance policies do not cover flood damage? Consider purchasing a flood insurance policy, if you do not already have one. Flood policies take effect 30 days after the purchase date, so be sure not to wait until the last minute!

For more tips on what to do before, during and after a hurricane, visit our Learning Center at **THIG.com**. Tower Hill's interactive Hurricane Tracker provides current tropical forecasts and conditions for the Atlantic Basin.

*Additional information is available on the following websites.*

**Disaster Safety** | [disastersafety.org](http://disastersafety.org)

**Federal Alliance for Safe Homes** | [flash.org](http://flash.org)

**FEMA's Ready.gov** | [ready.gov/hurricanes](http://ready.gov/hurricanes)

**Flood Smart** | [floodsmart.gov](http://floodsmart.gov)

**Florida Division of Emergency Management** | [floridadisaster.org](http://floridadisaster.org)

**Great Hurricane Blowout** | [greathurricaneblowout.org](http://greathurricaneblowout.org)

## DAMAGE FROM HURRICANES: HOW TO PROTECT YOUR HOME

Follow us on Twitter and Facebook for the latest updates and tips on storm preparation, protecting your home, and keeping your family safe!

Report any property damage to your insurance agent or company representative immediately and make temporary repairs to prevent further damage.

For information about filing an insurance claim after a disaster, contact:

Tower Hill Insurance Group Customer Service  
800.342.3407 or **THIG.com**



**Tower Hill**  
Insurance

*Look to the Tower®*

Tower Hill Insurance Group, LLC  
P.O. Box 147018 | Gainesville, FL 32614  
800.342.3407 | [THIG.com](http://THIG.com)  
Email: [customerservice@thig.com](mailto:customerservice@thig.com)





## HURRICANES


Hurricanes and tropical storms are simply a part of living in Florida. However, these tropical disturbances can quickly become devastating and even deadly events. Unlike natural disasters such as earthquakes there is always advanced warning for hurricanes. To help minimize damage to your home and keep your family safe during storm season, follow these simple rules:

**Plan and prepare, take official warnings seriously and evacuate if necessary.**

Although tropical storms and hurricanes are measured based on their sustained wind speeds, some of the most significant damage results from other effects of the weather event: storm surge, flooding and tornadoes. In two of the most devastating storms in recent years, Hurricanes Katrina and Sandy, storm surge and flooding accounted for much of the property destruction and loss of life.

## BE PREPARED

How well your home weathers a storm often depends on how it withstands water and wind. Use the checklist in this brochure to help protect your home.



Plan and prepare, take official warnings seriously and evacuate if necessary. Tower Hill's interactive Hurricane Tracker on **THIG.com** provides current tropical forecasts and conditions for the Atlantic Basin.

# Hurricane Preparation Checklist (check box if performed)

## PROTECTING YOUR FAMILY

- ☐ Develop a disaster plan and practice it regularly. Update your plan every year as needed, making sure you take small children and pets into account.



For tips on developing your disaster plan, visit our Learning Center at **THIG.com** or check out the resources available at **FloridaDisaster.org** (Florida Division of Emergency Management).

- ☐ Build a hurricane kit with the basics to help you and your family survive comfortably if you are temporarily without electricity or water during a storm. Your family's kit should include:
  - ☐ Flashlights and batteries
  - ☐ Battery or solar cell phone charger
  - ☐ Bottled water and non-perishable food items (at least a 3-5 day supply per person)
  - ☐ First-aid items and prescription medications
  - ☐ Toiletries and change of clothing
  - ☐ Copies of important papers and a list of contact numbers, placed in a waterproof case within your kit

Not sure where to begin? **GreatHurricaneBlowout.org** includes emergency kit shopping lists and step-by-step tips for building your family's disaster kit.

- ☐ Keep cash on hand and your car filled up with gas as a storm approaches.
- ☐ Find out information about the availability of local shelters. You may need to make preparations ahead of time for pets or family members with special needs.

## INSURANCE

- ☐ Conduct an annual review of coverages with your insurance agent to help ensure adequate coverage limits are in place.
- ☐ Prepare a personal contents inventory checklist, along with photos or videos, and keep a copy safely off-site.
- ☐ Find out how to report a claim with your insurance agent. Learn how deductibles apply and what is necessary to qualify for receiving additional living expenses.

## ROOF

- ☐ Periodically check for cracked or curling shingles, loose vents, missing flashing and leaks. Vulnerable areas of your roof should be strengthened before storm season, to help improve resistance to water and wind.
- ☐ Use the Roof Damage Inspection Checklist on **DisasterSafety.org** (choose High Winds from the home page, then select *Inspection Checklist: Roof Damage*).

## WINDOWS AND DOORS

- ☐ Purchase hurricane shutters and put them up before a storm hits. If you are unable to do it yourself, be sure to make arrangements ahead of time for a neighbor, relative, or property management company to install the shutters for you.
- ☐ Consider installing reinforced or wind-resistant garage doors. Visit **Flash.org** for information on selecting the best options for your needs and budget.

## YARD

- ☐ Be sure to keep your trees well-trimmed and remove dead limbs to help lessen the risk of damage to your home.
- ☐ Temporarily remove or secure outdoor furniture, grills, garbage/recycling bins, toys and potted plants before the storm, so that these items do not become flying objects during high winds.

## POST-CATASTROPHE

- ☐ Notify your insurance company of losses as soon as possible.
- ☐ Make temporary repairs to help avoid further damage.
- ☐ Take photographs and inventory storm damage prior to cleanup. Photos, inventories, and receipts should be saved for the claims adjuster's review, along with damaged items for proof (when possible).