

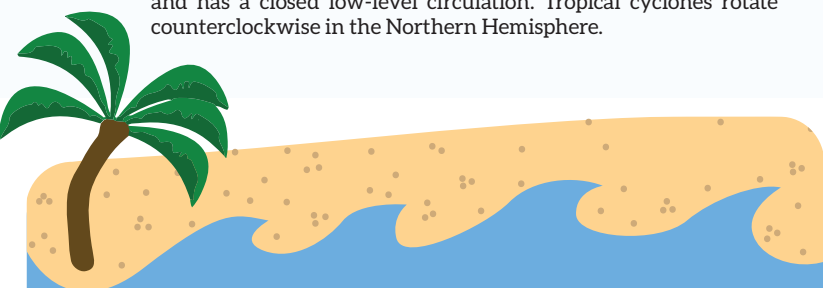
THE facts ABOUT HURRICANES



Hurricanes and tropical storms are part of living in Florida. However, these tropical disturbances can quickly become devastating and deadly events. Be prepared and keep your family safe during storm season by learning all you can before a hurricane strikes!

know the TERMINOLOGY

A tropical cyclone is a rotating, organized system of clouds and thunderstorms that originates over tropical or subtropical waters and has a closed low-level circulation. Tropical cyclones rotate counterclockwise in the Northern Hemisphere.



Nearly **400** Florida-based employees, including **60** Claims professionals, are available to respond in the event of a major disaster. Many employees were with Tower Hill through the **2004 and 2005 hurricane seasons**, so we know what it takes to rebuild!

Post-Tropical Cyclone:

A system that no longer possesses sufficient tropical characteristics to be considered a tropical cyclone.

Tropical Depression:

A tropical cyclone with maximum sustained winds of **38 mph** or less.

Tropical Storm:

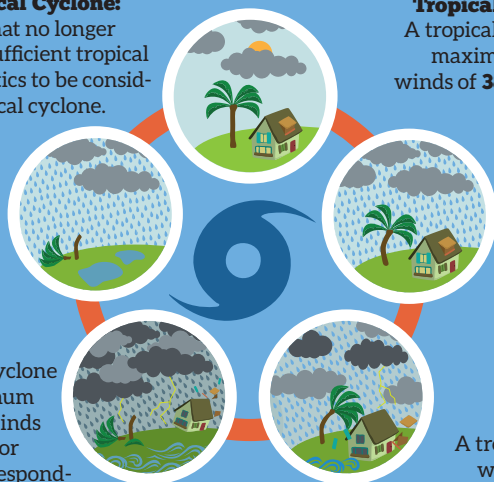
A tropical cyclone with maximum sustained winds of **39-73 mph**.

Major Hurricane:

A tropical cyclone with maximum sustained winds of **111 mph** or higher, corresponding to a Category **3, 4, or 5** on the Saffir-Simpson Hurricane Wind Scale.

Hurricane:

A tropical cyclone with maximum sustained winds of **74 mph** or higher.

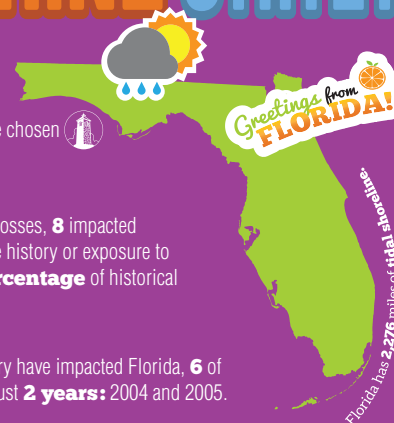


THE SUNSHINE STATE?

Did You Know?

Since 1972,

more than 1.6 million Florida customers have chosen to protect their homes and property.



Of the **top 14** disasters in terms of insured losses, **8** impacted Florida. No other state has Florida's hurricane history or exposure to loss. Florida accounts for the **highest percentage** of historical losses for catastrophes.

7 of the **10** costliest hurricanes in U.S. history have impacted Florida, **6** of the storms affecting Florida occurred within just **2 years**: 2004 and 2005.



During and after the 2004 and 2005 hurricane season, Tower Hill processed **135,000 claims** with a **total payout of \$2.2 billion.**



WHAT'S IN A Name?

1953 The National Hurricane Center started naming hurricanes (although the names are now bestowed by the World Meteorological Organization)

6 lists are used in rotation.

Thus, the 2008 list will be used again in 2014.

The only time there is a change in the list is if a storm is so deadly or costly that the future use of its name on a different storm would be inappropriate for reasons of sensitivity.

The original lists featured only **women's** names.

Men's names were introduced in **1979**, and they alternate with women's names.

FLOODING

Apart from high winds, **flooding** is the **largest danger** posed by a tropical system.

Those in warm-weather coastal areas can find themselves at the mercy of flooding caused by hurricanes.

Along with **drenching rains** that are typical with hurricanes, residents often have to deal with seawater driven into their communities by **gale-force winds**.

Most of the natural disasters in U.S. History involve flooding, and standard homeowners policies **do not** cover flood damage. Coverage is available through the federal government. To learn more about purchasing a flood insurance policy, contact your insurance agent.



During an average hurricane season, about **40 to 50** storms reach hurricane level.

Hurricane season in the Atlantic begins **June 1st** and ends **November 30th**.



WHAT'S IN STORE FOR 2014?

The TSR (Tropical Storm Risk) extended range forecast for Atlantic hurricane activity in 2014 anticipates below-normal activity.

between **8 and 16** named storms

2-8 full-blown hurricanes

between **0 and 4** hurricanes will be classified as category 3-5

The outlook calls for:

a **21%** chance of an above-normal season,

a **32%** chance of a near-normal season,

and a **47%** chance of a below-normal season.



has been insuring properties in Florida for over **40 years**; we understand the unique challenges of the region. Insurance companies have left the Florida marketplace after every hurricane season, while Tower Hill has continued to grow.



's **Financial stability, experience and dedication** to Florida helps our customers rest a little easier when the winds begin to blow....

Prepare both your home and family, so that you can **be ready** when storm season strikes. Build a hurricane kit filled with the basics to help you and your family survive comfortably if you are temporarily living without electricity or water during a storm.

An **Emergency Supplies Kit** Should Include:



At least a 3-day supply of **water** (one gallon per person, per day)



At least a 3-day supply of non-perishable **food** per person (and pet!)



At least one change of **clothing** and shoes per person



One **blanket** or sleeping bag per person



First-aid kit



Battery-powered weather radio, cell phone and charger



Emergency **tools**



Flashlight, LED lantern, and extra batteries



Extra set of **car keys**



Credit card and **cash**



Special items for infant, elderly, or disabled family members (and pets!)



Prescription and non-prescription **medicines**

To be sure you are ready for the unexpected, contact your insurance agent today! To find an agent near you, visit THIG.com.



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Sources:
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news.discovery.com

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