# HOME MATTERS

## **Preventing Windstorm Damage**

Homeowners can suffer a significant amount of property damage from windstorms and hurricanes. Before hurricane season hits, homeowners like you can help mitigate these losses by protecting the roof, windows, entry doors and garage doors. Consider these tips for preventing windstorm damage.

#### **Roof Protections**

- Have your roof inspected to make sure that it's up to code and has enough nails per shingle.
- Make sure gables are securely attached and reinforced to the frame walls.
- Consider installing hurricane clips, as they will prevent high winds from ripping off your roof.

#### **Entry Door Protections**

• Install solid wood or hollow metal doors with at least three hinges and a deadbolt lock.

#### **Window Protections**

- Install impact-resistant shutters on your large windows and glass doors to reduce damage caused by pressure changes when windows and doors break. These shutters also protect glass from windborne objects.
- Consider installing impact-resistant windows and patio doors.

#### **Garage Door Protections**

- Install singlewide garage doors versus doublewide doors because they are not as susceptible to wind damage due to their size.
- Choose heavy hinges to the strengthen doors.

### Be Prepared to Weather the Storm

Approximately 50% of all Americans live within 50 miles of a coastline, and are consequently exposed to hurricanes. To prevent excess property damage, plan for a storm by keeping your homeowners policy up to date, considering additional coverage (e.g., flood insurance) and practicing a family evacuation plan.

When a storm hits, you may have only minutes to gather your most important belongings and leave your home—maybe for good—so it's important to be prepared.

For further personal risk management guidance and homeowners insurance solutions, contact us today.

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