



Hurricane Preparation Checklist

Hurricanes are massive storm systems that form over ocean water and often move toward land. Threats from hurricanes include high winds, heavy rainfall, storm surge, coastal and inland flooding, rip currents, and tornadoes. The heavy winds of hurricanes can cause damage or destroy homes, buildings, and roads, as well as cause power, water, and gas outages. These effects can injure or kill people, disrupt transportation, and pollute drinking water. Hurricanes cause deaths and injuries primarily from drowning, wind, and wind-borne debris. The impact from hurricanes can extend from the coast to several hundred miles inland. To find your risk, visit FEMA’s “Know Your Risk Map.” Be better prepared for this hurricane season and learn more at [ready.gov/prepare](https://www.ready.gov/prepare).

Hurricane Preparation Suggestions

Consider incorporating the following hurricane preparation suggestions to avoid unnecessary upsets in the event that disaster strikes:

PREPARATION STEPS	COMPLETED	NOT COMPLETED
EMERGENCY COMMUNICATION Make sure you have everything you’ll need to get in touch with your family either through cellular phones or email.	<input type="checkbox"/>	<input type="checkbox"/>
MEDICAL NEEDS Be equipped to tend to any current or unexpected medical conditions your family may have.	<input type="checkbox"/>	<input type="checkbox"/>
CRITICAL DOCUMENTS Place any important documents in a waterproof container to help keep them dry and easily accessible.	<input type="checkbox"/>	<input type="checkbox"/>
TOOLS AND SAFETY ITEMS Small items like matches, flashlights, a multi-purpose tool, and a whistle can make a huge difference for your family while weathering the storm.	<input type="checkbox"/>	<input type="checkbox"/>
FOOD/SUPPLIES Have at least a three-day supply of non-perishable food and water for your family. Remember to pack anything specific to your family’s needs.	<input type="checkbox"/>	<input type="checkbox"/>
HYGIENE AND SANITATION Practicing good hygiene can stop the spread of bacteria and infectious disease.	<input type="checkbox"/>	<input type="checkbox"/>
PROTECTIVE GEAR Protect yourself by packing warm clothes and blankets to prevent hypothermia. Don’t forget protective footwear and gloves too.	<input type="checkbox"/>	<input type="checkbox"/>
COMFORT & PRICELESS ITEMS You may be away from your home for an extended period and your property may be damaged. Grab any items that are irreplaceable or may provide comfort to your family, especially your children	<input type="checkbox"/>	<input type="checkbox"/>
HOME EXTERIOR Reinforce or strengthen the building including doors, windows, walls, and roofs. Install hurricane shutters, cover windows with plywood, inspect roof any compromised areas. Clean out gutters and drains.	<input type="checkbox"/>	<input type="checkbox"/>
LAWN AND PORCH ITEMS Bring loose, lightweight objects (e.g., patio furniture, garbage cans, and bicycles) inside; anchor objects that would be unsafe to bring inside (e.g., gas grills and propane tanks).	<input type="checkbox"/>	<input type="checkbox"/>
TREES Trim or remove trees close enough to fall on buildings.	<input type="checkbox"/>	<input type="checkbox"/>
FLOODING There is always a chance of flooding. Prepare for water intrusion and flooding by elevating critical items and getting things off the ground. Prepare sandbags if necessary.	<input type="checkbox"/>	<input type="checkbox"/>
BACKUP POWER Test your generators now, not a day or two before the storm. Have fuel reserved long before lines start forming at the gas pumps.	<input type="checkbox"/>	<input type="checkbox"/>

DECIDING TO STAY OR GO

If authorities advise or order you to evacuate, grab your “go bag” and **leave immediately**. If you are not in a mandatory evacuation zone, you may still decide to leave the area, you may need to move to higher ground, or you may choose to stay in your home. If you decide to stay home, remember that even if the high winds and floodwaters do not reach your home, you may lose power and water, and you may not be able to leave your home for several days if the roads are impassable.

Emergency Supplies

If you and your family may be confined for several hours, or even days, consider stocking the following items:

SUPPLIES	COMPLETED	NOT COMPLETED
Flashlight and extra batteries	<input type="checkbox"/>	<input type="checkbox"/>
Battery-powered radio	<input type="checkbox"/>	<input type="checkbox"/>
Ready-to-eat canned foods, fruits and vegetables	<input type="checkbox"/>	<input type="checkbox"/>
Water stored in plastic containers	<input type="checkbox"/>	<input type="checkbox"/>
Blankets	<input type="checkbox"/>	<input type="checkbox"/>
Paper plates, cups and utensils	<input type="checkbox"/>	<input type="checkbox"/>
Manual can opener	<input type="checkbox"/>	<input type="checkbox"/>
First-aid supplies	<input type="checkbox"/>	<input type="checkbox"/>
Fuel, Propane, and any other means needed for cooking or powering a generator	<input type="checkbox"/>	<input type="checkbox"/>

When Storms Are Imminent

IF YOU ARE IN AN AREA WHERE AUTHORITIES ADVISE OR ORDER YOU TO EVACUATE:

TAKE ACTION IMMEDIATELY TO EVACUATE!

Grab your “go bag” and leave immediately. Follow posted evacuation routes and do not try to take shortcuts because they may be blocked. Stick to designated evacuation routes.

For localized information:

- **Evacuation routes:** Check with your state’s Department of Transportation or Office of Emergency Management website to find routes near you.
- **Emergency shelter location:** To find a shelter near you, check the FEMA mobile app: [fema.gov/mobile-app](https://www.fema.gov/mobile-app).

Don’t forget: Write down your evacuation route and shelter information on your Hurricane Preparedness Checklist.

FINAL PREPARATION STEPS	COMPLETED	NOT COMPLETED
Back up/copy/protect valuable electronic and physical files/documents to a cloud storage service and/or move this information off-site in a protected water/fireproof box.	<input type="checkbox"/>	<input type="checkbox"/>
Make arrangements to use alternative means of communication with family members and friends, especially if in the case of a loss of power, cellular service, etc.	<input type="checkbox"/>	<input type="checkbox"/>
Check your emergency supplies and stock up on any necessary items.	<input type="checkbox"/>	<input type="checkbox"/>
Make sure that your family is safe and secure and then secure your home and property	<input type="checkbox"/>	<input type="checkbox"/>

Insurance Considerations

In addition to the various precautions that you should take, you should also have adequate insurance coverage to protect against losses. Contact Wells Insurance to discuss your needs and review the coverages that are right for you. Beyond your typical policies, consider flood insurance. Also, if you haven’t had your insurance policy updated with rising building and material costs, you may want to discuss current costs of replacement with Wells Insurance. In addition, conduct an inventory of upgrades, improvements, new appliances, and any other valuable items within your house worth protecting. Take photographs of these items and descriptions. Then store this information in an off-site location or in a cloud storage system. If you have questions regarding hurricane season and how it pertains to your family or home insurance please feel free to reach out us insurance@wellsins.com or 910.762.8551.