



Staying Safe After a Disaster

Hurricanes are one of the most devastating and costly natural disasters. Common sense and preparedness can make all the difference when it comes to staying safe after a storm. Once the hurricane has passed, the following tips can help with your recovery efforts.

Assess damage to your home

Check outside for any roof, siding, window and door damage. Missing flashing, gutters and shingles will all need to be replaced. Take photos of any damage, as these can be used when filing an insurance claim. When assessing damage, wear the appropriate protective clothing, such as heavy-duty waterproof gloves and boots.

Board up any broken windows temporarily

This helps deter vandalism and prevents any additional weather damage.

Be wary of any gas lines or electrical appliances

There is always a chance that gas lines and/or electrical lines may have been damaged or broken during the storm. If gas leaks or electrical issues are suspected, stay out of the property until a utility company deems it safe.

Do not stay in your home if it is unsafe

If you think your home might be unsafe, do not stay there. Instead, find temporary accommodations

Keep accurate records of your expenses

Save all bills and receipts from any temporary repairs you make, as well as any damaged appliances or household goods you have to replace. Avoid making any permanent repairs until your insurance company has reviewed the damage.

Avoid downed power lines

Never touch power lines or anything in contact with downed powerlines, including branches, water or puddles.

Do not drive in flooded areas

Cars or other vehicles will not protect you from floodwaters. Vehicles can be easily swept away or stall in water.

Wait to return home

If you were evacuated, return home only after authorities say it is safe to do so.

Property owners shouldn't assume their policy includes hurricane coverage. Instead, they should work with their insurance agents to ensure that proper coverage is in place to protect their property in the event of a hurricane. If you have questions regarding hurricane season and how it pertains to your business or commercial insurance, please feel free to reach out us insurance@wellsins.com or 910.762.8551.