

Chubb refers to the insurers of the Chubb Group of Insurance Companies. This document is advisory in nature. Evaluations, reports and recommendations are made solely to assist Chubb in underwriting and loss control. Neither Chubb nor its employees shall be liable to any party for the use of any information made or contained in any evaluation, report or recommendation.

Protecting Your Home and Family From Hurricanes



Q T E W W

This hurricane season has been an active one. Hurricane modeling experts agree that hurricane activity will be 30% – 40% above the long-term average. Given the potential for an increase in both frequency and severity of hurricanes this season, it is important to take preventative measures now to help protect your family, home and possessions.

Preventing Wind Damage

- Install impact-resistant storm shutters on all windows, doors and skylights. Storm shutters can be custom-designed to fit your home. Plywood can be used as last-minute protection; however, be sure it is strongly secured.
- Double-wide garage doors are susceptible to high winds. There are retrofit kits available for garage doors to strengthen them. In an emergency, back up your car against the inside of your garage door to prevent it from “twisting” due to the high winds.

Preventing Breakage of Windows or Doors

- Bring outside patio and lawn furniture, potted plants, and outdoor bicycles and toys indoors.
- Help your neighbors bring in their backyard items as well so these items do not become flying objects that impact your home.
- Be sure all awnings are closed and secured. Tie down any other loose items that may become projectiles in a high wind.

If you are renovating or building a home, consider the following:

- Install wind-and impact-resistant windows and doors or have storm shutters designed to fit your home.
- Install entry doors that have at least 3 hinges and a deadbolt that fully secures into the doorjamb. Double-entry doors should also use surface bolts that extend well into the jambs and floor.
- Entry doors should be constructed of solid wood or hollow metal.
- The roof covering and structure should be properly installed to withstand high winds.

(continued)



Chubb Group of Insurance Companies
Box 1615, Warren, NJ 07061-1615
www.chubb.com/personal

- Framing of the home should include all-building code-approved hurricane straps at the roof-to-top wall connection.
- Gable-style roofs are susceptible to high winds. Be sure they are properly secured and braced.
- Garage doors should be designed for impact resistance or reinforced to withstand high winds.

Protection for Interior Furnishings, Personal Belongings and Important Documents

- *Furniture and household fixtures* should be moved away from exterior door and window openings. If possible, elevate these items and cover them with plastic.
- *Household appliances, including personal computers*, should be unplugged and stored away in cabinets or interior closets.
- Maintain a current inventory for *jewelry and collectibles* and store these items in a secure location (such as an inland bank safety deposit box). If off-site storage is not possible, then place these items in a waterproof container and store in an interior closet.
- *Personal documents* are some of your most valuable and difficult possessions to replace. Protect the following documents in a bank safe deposit box or other off-site storage or in waterproof containers.
 - *Legal papers* – deeds, titles to vehicles and boats, divorce records and adoption papers, passports, military records, living wills, powers of attorney, and child custody papers.
 - *Financial documents* – stock and bond certificates, numbers of brokerage and bank accounts and credit cards, a backup computer disk

if you use financial management software, and the first 2 pages of your latest income tax forms.

- *Personal items* – birth certificates, naturalization papers, marriage licenses, children’s immunization records, pet vaccination records, photo negatives or computer disks of photographs that would be impossible to replace.
- *Insurance* – a copy of your policies, including vehicles and boats, health and life, telephone numbers of your agents, appraisals, home-improvement records, a written description of your home’s contents, and videotapes or photographs of your possessions.

Prepare an Emergency Supply Kit

Assemble and maintain an emergency supply kit throughout the hurricane season. Items should be stored in a watertight container.

- *Water* – minimum 1 gallon per day, per person, for a one-week supply. Two quarts are for drinking, and 2 quarts are for food preparation or sanitation.
- *Food* – a one-week supply of nonperishable food. Remember a nonelectric can opener, cooking tools, camping stove, paper plates, and plastic utensils. Remember special dietary needs for infants, the elderly or pets.
- *Clothing* – rain gear, sturdy shoes.
- *First aid kit* – painkillers such as aspirin or ibuprofen, an assortment of bandages and gauze pads, antiseptic, latex gloves, first aid cream, scissors, tweezers, and thermometer. Also include a two-week supply of prescription drugs.
- *Flashlights and batteries*
- *Battery-operated radio*

- *Cash*
- *Bleach and antibacterial soap*
- *Toilet paper and personal hygiene items*
- *Plastic bags and tarps*
- *Matches*
- *Pillows and blankets*

Store your kit in a place commonly known to all family members. Replace and/or refresh items in your kit every 6 months.

Prepare an “Action Plan” in the Event of an Evacuation

- Become familiar with your community’s disaster preparedness plan.
- Know your evacuation route and have a predetermined destination in mind.
- Select a common meeting place or single point of contact for all family members in case you are separated through the evacuation process.
- All vehicles should be fueled well in advance of evacuation. Gas will be hard to come by.
- Make sure your cell phone has a full charge and bring along the charger.

If You Are Unable to Evacuate

- Consider installing a gas-powered generator to power your appliances, air-conditioning and minimal lighting in the event of a power outage. Test and refuel the generator regularly to ensure that it is operational at the time you need it.
- Identify a “shelter” room in your home. This enclosed area should be on the first floor, in the central part of the house and with no windows. When the storm gets bad, go there.

- Remain in contact with neighbors who are riding out a storm.

Understand Your Insurance Coverage

- *Review your homeowners policy* with your agent so you understand the amount you will receive in the event of a covered loss and if it will be adequate to rebuild your home. Also know the amount of your deductible and any special provisions in your policy such as wind exclusions.
- *Know your responsibilities* such as installing shutters, making arrangements to have your home secured if you are away, and verifying that emergency generators and sump pumps are functioning.
- *Homeowners policies usually do not cover loss due to flooding.* However, coverage can be purchased from the federal government. Ask your agent about the details or contact the National Flood Insurance Program at 1-800-427-4661.
- Include *your insurance company toll-free claims number* and insurance agent’s phone number in your emergency evacuation kit.

For More Tips to Prevent Hurricane Damage

Chubb Personal Insurance

www.chubb.com/personal and click on “Learn More”

Federal Emergency Management Agency

<http://www.fema.gov/hazards/hurricanes/index.shtm>

Department of Public Safety

http://www.escambia-emergency.com/hurricane_preparedness/slide_show.htm

NBC

<http://www.nbc-2.com/hurricane/hometips.shtml>