

Cover To Cover

Protect your Dreams

July 2015

HURRICANE PREPAREDNESS ISSUE



ARE YOU READY?

Hurricane threats come in many forms, including strong winds, tornadoes, flooding and storm surge. When a hurricane threatens, what should you do?

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Hurricane Tips

- Check your supplies – water (at least 1 gallon daily per person for 7 to 10 days), flashlights, radio, batteries, food (enough for 3 to 7 days, non-perishable packaged or canned food and juices, snack foods), a non-electric can opener, paper plates/cups, plastic utensils, trash bags, medicines, first-aid kit, toiletries, bleach, water purification tablets.
- Remember to have some cash on hand as banks and ATMs may not be open or available for extended periods. Make sure you have small bills because it will often be difficult to get change.
- Keep important documents in a waterproof container or watertight re-sealable plastic bag (insurance, medical records, passports, driver's licences, swipe cards).

- Have fuel in your car and boat.
- Have some tools available – a hammer, nails, rope, duct tape, a cutlass. Buckets are useful too if you develop a leak.
- Have a pet carrier or cage.
- Have a regular corded phone (not a cordless) available. Without power, cordless phones will not work.

When to take action – Watch vs Warning

Hurricane Watch: Hurricane conditions are possible within 36 hours.

Hurricane Warning: Hurricane conditions are expected within 24 hours.

Prepare before a watch or warning is issued and be ready to evacuate. Know where you can evacuate to: friends, relatives or a shelter.

Tips for Before, During and After a Storm

Preparing for an approaching hurricane

1. Turn down the temperature on your freezer and refrigerator as low as possible. This will buy you more time in the event of a power loss. Avoid opening your refrigerator.
2. Charge electronic devices, for example, computers, cell phones, rechargeable batteries.
3. Make extra ice and bag it – this will be helpful to use and to keep the freezer cold.
4. If you have a generator, do NOT run it inside or near the house. But make sure you have fuel to run it.
5. Make sure your car and boat have fuel.
6. Pick up yard items and debris – furniture, grills, tools, decorative items, trash cans, branches – anything loose that could become a missile. Close and fasten gates.
7. Secure boats, trailers, etc. in the safest place you can find. Tie them down, anchor them, or however you can best secure them.
8. Secure all doors and windows with locks and shutters if available. Plywood, when properly secured, can be effective. Don't forget your garage doors.
9. Move items that may be damaged by water to higher areas of your home. Move them away from windows in case they are broken.
10. Do your laundry, dishes, take a shower and fill the bathtub with water. Why? Because if you lose power, or the city water is contaminated, it will make a big difference.



During a storm

1. Stay inside, away from windows.
2. Be alert for tornadoes.
3. Stay tuned to radio announcements regarding the storm.
4. Be aware of the eye of the storm – it may be calm, but winds can and will pick up quickly and could catch you outside.
5. Unplug electronic devices that are not in use to avoid electrical surge damage.

After a Storm

1. Inspect your home for damage. Take photos if you will be making an insurance claim for damage.
2. Avoid walking through flood waters as much as possible.
3. Be careful while clearing up debris, especially if using a chain-saw.
4. Stay off roads as much as possible. Avoid down power lines.
5. Do not consume food that has spoiled.
6. Drink only bottled or boiled water.
7. Use a generator safely.
8. Listen to radio for official announcements.
9. Use flashlights instead of candles.
10. You may need to super-chlorinate your pool.

Catastrophe Insurance for the Hurricane Season

Catastrophe Insurance covers homeowners and business owners against natural disasters such as hurricanes, floods and earthquakes. Catastrophe insurance has to be selected by the homeowner or business owner because the typical homeowner's or business owner's insurance policy (which does not include catastrophe coverage) only covers damage from a fire, explosion, burst pipe, impact, hail, etc. and other types of loss such as theft and the cost of accommodations while the structure is being repaired or rebuilt after being damaged. If you're paying a mortgage on your home or business, it is unlikely that you will have a choice as most lenders require that you carry a catastrophe policy to protect their investment. For vehicle owners, all risks (including catastrophe) are covered under a comprehensive automobile policy. Even though a catastrophe policy will cost more, the broader your insurance coverage, the better off you will be in the event of an unforeseen event such as a hurricane or flood.



REMINDER: As of July 1st 2015, Value Added Tax (VAT) of 7.5% will be added to all general insurance premiums.