

HOME MATTERS

Loss prevention tips for all your home matters provided by: Huckaby & Associates

The Importance of Being Prepared

Hurricane season lasts from June through November, when storms with heavy rains and catastrophic winds can severely damage or destroy homes in low-lying coastal areas. There is no time like the present to work together to create emergency kits: one for use if you need to evacuate your home and one for use if you get trapped in your home for several days.

PREPARING FOR A HURRICANE

Here are some suggestions on what to do before, during and after a storm.

Before:

- Refill prescriptions, fill up your car's gas tank and withdraw a week's worth of cash.
- Store valuable papers and items in waterproof bags.
- Cover windows and secure any outdoor items.
- If you are told to evacuate, do so immediately.

During:

- Tune into a battery-operated radio or TV and follow instructions.

- Seek shelter in an interior room away from windows, such as a closet.

After:

- Stay inside until an "all-clear" is issued. If you have evacuated, don't return until the area is re-opened.
- When inspecting your home, wear sturdy shoes and clothing for protection.
- Allow only those trained to turn off damaged utilities and appliances.
- Use only bottled water until tap water is determined safe.
- Contact your agent promptly to report damages. Be patient, as delays are likely.

Safety First

Plan evacuation routes and designate a "post-disaster contact" that family members know to call after a hurricane. Stock up on items such as a week's supply of bottled water and canned goods, along with a manual can/bottle opener, flashlight, battery-operated radio or television, nails, tarps and plywood. Keep an up-to-date log (including photos/videotape) of your possessions and review your insurance policy coverage annually.

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