

# HOME MATTERS

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

## The Importance of Being Proactive

Homeowners can suffer a magnificent amount of damage from windstorms and hurricanes. Before hurricane season hits, homeowners can reduce their exposure to these losses by protecting the roof, windows, entry doors and garage doors.

## CONTROLLING WINDSTORM DAMAGE

### Roof Protections:

- Have your roof inspected to make sure that it's up to code and has enough nails per shingle.
- Make sure gables are securely attached and reinforced to the frame walls.
- Consider installing hurricane clips, as they will prevent high winds from ripping off your roof.

### Entry Door Protections:

- Install solid wood or hollow metal doors with at least three hinges and a dead bolt lock.

### Window Protections:

- Install impact-resistant shutters on your large windows and glass doors. They will reduce damage caused by pressure changes when windows and doors break. These shutters also protect glass from windborne objects.
- Consider installing impact-resistant windows and patio doors.

### Garage Door Protections:

- Install singlewide garage doors versus doublewide doors because they are not as susceptible to wind damage due to their size.
- Choose heavy hinges to strengthen doors.

## Safety First

Approximately 50 percent of all Americans live within 50 miles of a coastline and are consequently exposed to hurricanes. To prevent excess damage, plan for a storm by keeping your homeowners policy insured values up-to-date, purchase flood insurance and practice a family evacuation plan. When a storm hits, you may have only minutes to gather your most important belongings and leave your home, maybe for good, so it's important to be prepared!

### Huckaby & Associates

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