

**Personal Insurance Tips**

## **HURRICANE STORM TIPS FOR HOMEOWNERS**

Taking steps to protect your home and other property before a storm can reduce your losses and help you recover more quickly. Use the tips below to prepare now.

If the storm impacts your community, be assured that we are prepared to assist you with the prompt and thorough claims service you've come to rely on from Cincinnati Insurance. You may report a claim 24/7 through our Claims Call Center, 877-242-2544, which we recommend saving to your phone in the event of an emergency, or by contacting your agent.

### **Protect Your Family:**

- Before the storm, determine if your home is in a high-risk area that could be ordered to evacuate during a hurricane. Evacuation zones and flood zones are not the same; even if you are not located in a flood zone you may be in an evacuation zone. Where available, sign up for text and email alerting systems for emergency notifications in your area.
- If you are in an area that is likely to be placed under a mandatory evacuation order:
  - Create an evacuation plan for your family so that everyone knows where to go. Hurricanes can affect large geographical areas, and avoiding the storm may require traveling several hours from your home. So plan your evacuation routes and destinations with contingencies in the event a change needs to be made.
  - Make a family emergency communication plan. During and after storms, cellular phone service may not be available. Notify family members before the storm of your evacuation plans including your route and destination. Leave a note behind inside your home indicating that you have evacuated and your intended destination.
  - Create a go-bag. Pre-pack a bag that includes emergency items such as flashlights, extra batteries, portable chargers for electronic devices, cash, bottled water (at least one gallon of water per day per person), non-perishable snacks, first aid supplies, medications and extra clothes. Organize copies of your important documents, including electronic storage devices, in one location that is easily accessible if you need to evacuate quickly.
  - If you have pets, prepare a separate bag including food, medications and toys. Not all shelters will allow you to bring your pets during a storm. Contact your local municipality before the storm to determine where pet friendly shelters will be located.
  - Turn off gas and water service to your home prior to leaving.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.



- If you are not ordered to evacuate and will stay in your home during the storm, plan for adequate supplies in the event of a power loss or inability to leave your home for several days due to flooding or blocked roads from downed trees:
  - Fill your bathtub with water
  - Turn your fridge to its coldest setting and refrain from opening the doors as much as possible
  - Make sure the fuel in all cars is topped off
  - Unplug small appliances
  - Purchase an adequate supply of bottled water, at least one gallon of water per day per person, and non-perishable food items for several days

### Protect your home:

- Install storm shutters and secure your garage door. Brace your garage door if it's not impact rated.
- Take important personal possessions and expensive area rugs to the interior of your home and elevate them if possible. Keep them away from windows and doors.
- Remove curtains from windows and doors or cover them in plastic to protect them from moisture.
- Place towels at the base of any exterior doors.
- Store unsecured outdoor items in your home or garage, including patio furniture, potted plants, lawn ornaments and sculptures. These items can be lifted by extreme wind conditions and driven through your windows.
- Test backup generators and make sure you have enough fuel on hand.
- Locate important documents, such as insurance policies, birth certificates, passports, bank account details and credit card information. Take them with you if evacuating, or put them in a waterproof container to keep them safe.

### Protect your collections:

- Move collections to the center of your home (preferably a closet) away from doors and windows and elevate them as high as possible from the floor.
- Move your artwork to a secure storage facility:
  - Art and Collection Transportation: US Art 800-872-7826
  - Art Storage: RoboVault (FL) 954-766-9997; US Art 800-872-7826
  - Fortress: [www.thefortress.com](http://www.thefortress.com); 617-790-3070

### Protect your vehicles:

- Move your vehicles from the area, if possible; hire a transport company to move high-valued cars out of harm's way.
- Reserve special storage facilities or even a higher floor of an enclosed public parking garage for vehicle storage, if your garage is below base flood elevation.
- Cover your car and elevate it if possible even if you leave it in your garage.

### Protect your watercraft:

No matter what your plan is for your watercraft, take time to remove portable equipment (canvas, sails, dinghies, motors, etc.) and personal valuables. Then, decide the best course of action based on your situation:

- Move your boat to a safer location on land, securing it to the trailer and tying the trailer to a large fixed object. Letting some of the air out of the trailer tires or filling your boat with water to increase its weight (if appropriate for your type of boat) can also help keep it secure.
- Secure it in the water, checking the security of fenders and fender boards, double all lines and attach them high on pilings. Add chafing gear to ropes and preventers to pilings to keep ropes in place during the storm. It's also important to turn off electrical devices and ensure your bilge pump batteries are fully charged.
- Leave well ahead of the storm if you choose to evacuate your boat. During your trip, monitor weather forecasts closely and be sure to have enough fuel to safely reach your new destination.

*Our loss control service is advisory only. We assume no responsibility for management or control of customer loss control activities or for implementation of recommended corrective measures. These materials were gathered from trade services and public information. We have not tried to identify all exposures. We do not warrant that this information is consistent with the underwriting guidelines of The Cincinnati Insurance Company and its subsidiaries or with any federal, state or local law, regulation or ordinance.*

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