

ASK SAVA: How Can You Get Ready in Case of a Hurricane?

Question: "We have recently begun our Hurricane Season, and I am concerned that our home may not be strong enough for the storms that we hear are coming this year. What are some things we can do to get ready?" T.S., Old Saybrook

Answer: This summer, we keep hearing rumors that the Hurricane Season is going to be bad one this year. Record hot spells in July have raised northern ocean temperatures just as New England is entering its peak hurricane season. This means storms will maintain their strength longer as they travel up the East coast.

The more prepared you are for a hurricane or other major disaster, the greater the possibility that you and your loved ones will survive the storm both physically and economically. There are a number of steps you can take to protect yourself and your property:

1. Review your homeowners insurance before you need to make a claim. Know what your responsibilities are. Know what is and isn't covered and know your general/specific policy limits and deductibles. Verify you have enough insurance so you can rebuild your home and replace all of your personal belongings in the event of total loss. Check if your policy pays replacement cost or actual cash value for a covered loss. If you have recently increased the value of your property, be sure to increase the protection for your property. 90% of all natural disasters involve some form of flooding. Homeowners insurance policies don't provide coverage for flood damage, so you may want to talk with your agent about purchasing flood insurance.
2. Keep the name, address, insurance policy and claims reporting telephone number of your insurer and agent in a safe and easily accessible place.
3. Create a home inventory that is up to date with a list of all of your personal possessions and their estimated value. Photograph and videotape items for verification and keep in a safe place such as a safety deposit box, and/or send copies of records to a trusted relative or friend who lives in another state. This will help ensure that you have the proper amount of insurance coverage, speed up the claims process for substantiating losses, and provide documentation for tax purposes or disaster assistance. (You can use the free software at www.knowyourstuff.org)
4. Hurricane-proof your home by making the necessary improvements to keep wind and water out.
...Roof covering (shingles) are the most common type of roof covering. The shape of your roof will impact how your home will sustain high powered winds. There are two main roof shapes: hip and gable. A hip-shaped roof is naturally more wind resistant than the gable-shape. If you have a gable-shaped roof, you should consider adding additional support. More information on bracing your roof can be found at www.DisasterSafety.org.
...Take a close look at your roof both inside and out. Look for signs of deterioration on your roof, check to see if it is sufficiently attached to the roof decking. In your attic, examine your roof decking with a flashlight, look for leaks and pay attention to trusses and the area between the decking. If holes are found, repair them immediately. Examine nails and roof-to-wall connections. If the nails are poking through the decking or if there are no nails, the roof may be improperly attached and will need to be addressed immediately before a high-wind event.
...Secure roof shingles and seal any openings, cracks and holes.

...Consider investing in storm shutters and reinforced garage doors.

...Examine your doors and windows to ensure they can withstand the elements during a storm, looking at all of the hinges, seals, screws and threshold. Make sure flush bolts are in the threshold at least one inch.

...The garage door is the largest opening and is most susceptible to wind damage. Check the door itself for any imperfections, including the track, wheels and rollers. Remember to examine all windows in the garage door to ensure they are sealed and water-tight.

...Walk around your yard and pick up anything that could become wind-borne debris. Common household items such as BBQ grills, swing sets, outdoor play toys, trash cans, and patio furniture can become dangerous if they are picked up by high powered winds. It is best to store these items indoors during a storm.

...Trim the trees around your house. Be sure to remove any dead or dying limbs and branches. Also remove any limbs and branches that touch or hang over the house or building.

There are many other do-it-yourself improvements that are effective in making a home or building wind-resistant. For more information, feel free to visit the Institute for Business & Home Safety website at www.DisasterSafety.org.

4. Have an evacuation plan. When a hurricane is approaching, you will need to decide quickly where to go and how you will get there, and preferably have more than one option. Decide what you need and what to take with you, such as important papers, bottled water, clothing and bedding, flashlights, items for infants or disabled or elderly family members, your computer hard drive or laptop, favorite family photos, and don't forget your pet needs.

By taking these few steps, you stand a better chance of getting your life back in order after a disaster.

Next week, we address the questions on Errors & Omissions Insurance.

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