

A satellite image of a large hurricane with a well-defined eye and swirling cloud bands. The image is the background of the entire page.

# HURRICANE PREPARATION TIPS

The more you know, the better you can plan for what's ahead.







## Hurricane season

Hurricane season lasts from June to November for the Atlantic, peak season is from mid-August to late October. The Central Pacific hurricane season also runs from June 1 through November 30. Although the thought may be hurricanes are coastal storms, the threat isn't limited to the coastline, more areas of the country are susceptible than you think. In addition to all Atlantic and Gulf of Mexico coastal areas, the southwest and the Adirondacks areas in the east can experience heavy rains and floods from hurricanes.

## Not limited to a coastal impact

Hurricanes can cause catastrophic damage to coastlines — as well as hundreds of miles inland. Slow moving hurricanes traveling into mountainous regions can produce especially heavy rain, often resulting in flooding. Even if you do not live on a coastline, keep an eye on any approaching storms, and have your supplies and family plan ready, as you may be impacted.

## Be proactive

To start, prepare an emergency kit (with necessary supplies, food and medicine) and make a communication plan. Identify your area's evacuation routes to determine where your family will meet, and how everyone would get there should you need to evacuate.

Keep trees and shrubs around your home well-trimmed to make them more wind resistant, and make sure rain gutters and downspouts are clear. Bring in any outdoor furniture, decorations, etc. along with anything else that's not secured.

To prevent damage to your windows, and ultimately the interior of your home, cover all windows. While permanent storm shutters offer the best protection, a second option is to board up windows with 5/8" marine plywood. You can get it cut to fit and ready to install before the storm season. Note that taping a window will not prevent it from breaking.

As an added protective measure, install — or have a professional install — straps or additional clips to securely fasten your roof to the frame of your home. The main objective after your family's safety is to keep wind from entering the structure; if storm-driven wind enters a structure it can cause extensive damage.





## During a hurricane

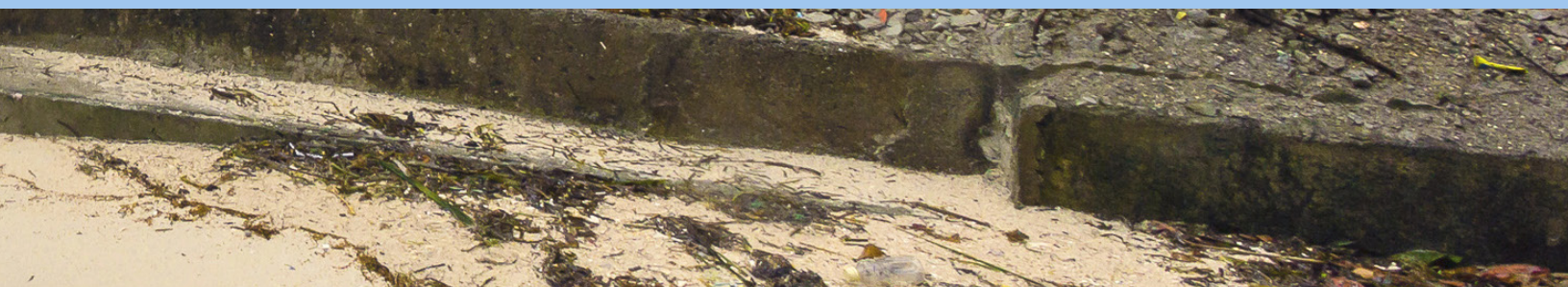
If a hurricane is approaching your area, here are some ways you can prepare:

- Listen to an NOAA Weather Radio or the local news for the latest updates. Avoid using the phone, except for absolute emergencies.
- Turn off utilities if instructed. If not instructed to do so, turn the refrigerator thermostat to its coldest setting and keep the doors closed to try and keep food from spoiling for as long as possible.
- Fill the bathtub and other large containers with water to help with washing, or filling toilets, etc.

Under the following conditions you should evacuate:

- If you are directed by local authorities to do so. Be sure to follow their instructions.
- If you live in a mobile home or temporary structure, as these types of shelter are particularly susceptible to hurricane/wind damage.
- If you live in a high-rise building be prepared to take shelter on or below the 10th floor. Hurricane winds are stronger at higher elevations. Avoid using elevators.

During the storm, stay indoors, away from any windows and glass doors. Close all interior doors and lock all external doors. During the height of the storm seek shelter in an interior room, closet or hallway on the lowest level of your home.



## After a hurricane

Inspect your home, and take pictures of any damage that occurred. If you are concerned about safety, have a qualified building inspector or structural engineer inspect your residence before entering. Stay out of any dwelling if you smell gas, floodwater remains or your home was damaged by fire and authorities have declared it unsafe.

Should you become separated from family members, utilize your family communication plan or contact the American Red Cross at 1-800-RED-CROSS/1-800-733-2767 or [safeandwell.org](https://www.safeandwell.org). Contact the American Red Cross chapter where you are staying for information.

If you are evacuated, return home only when officials say it is safe. If you cannot return home and have immediate housing needs, text SHELTER + your ZIP code to 43362 (4FEMA) to find the nearest shelter in your area (example: shelter 12345). For those who have longer-term housing needs, FEMA offers several types of assistance, including services and grants to help people repair their homes and find replacement housing.

## Make the smart decision

The key to hurricane and tsunami safety is to be prepared and ready to act when alerted by emergency officials. An additional way to prepare for a tsunami and hurricane is to have flood and hurricane insurance. Flood and hurricane insurance should be considered by anyone who may be at risk. They can be your best defense.

Get prepared. Contact our sister agency, Hawaii Insurance Consultants (HIC) at [www.farmershawaii.com/personal-insurance/hic](http://www.farmershawaii.com/personal-insurance/hic) or 808-543-9789 to help you understand the coverage offered by a flood and a hurricane insurance policy.

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If you are affected by severe weather or other natural disaster, you should report any property damage to your insurance agent or company representative immediately. If it is safe to do so, make temporary repairs to prevent further damage.



[www.farmershawaii.com](http://www.farmershawaii.com)

The information provided is general in nature and was obtained from various sources. It provides examples of safety precautions you can consider to help prepare yourself, others and your personal property for natural disasters. Not every acceptable precaution or loss control procedure is contained in this material. Please recognize that a particular precaution may not be appropriate or effective in every circumstance. We encourage you to use your own good judgment about what's appropriate. We do not endorse, recommend, or guaranty any products and the information provided is not intended to replace any manuals or other instructions provided by the manufacturer. The information contained herein does not affect any policy contract. Whether a particular loss is covered depends on the specific facts and the provisions, exclusions and limits of your policy. Although we believe the information to be reliable and accurate we do not warrant its accuracy or reliability nor do we make any guarantee of results from its use nor do we assume any liability in connection with either the information or the loss control suggestions made. When appropriate, you should consult a licensed qualified professional to perform various loss control measures.