



Hurricane Preparedness: A Basic Checklist

Every year, thousands of property owners and their families are affected by natural disasters such as flood, fire, earthquake, tornado, wild fires and windstorms.

Following is a checklist, compiled by USI's Personal Risk Specialists, on preparing for a hurricane, and what to do (or not do) during and after it strikes.

Before a Hurricane

- Prepare for no electricity.
- Attach relevant documents, such as statements and receipts, and keep in a waterproof place or secure file cabinet. Electronic versions of these records can also be stored on a cloud platform such as Google Drive or a memory stick.
- Conduct an annual insurance checkup to make sure home and valuable personal property, are adequately covered.
- Consider building a safe room or pod in your home to be used a temporary shelter or secure storage for valuable items.
- Hurricane retrofits such as roof reinforcements, hurricane-rated glass or shutters and vertical bracing of garage doors are highly recommended.
- Secure any items outside the home that can become projectiles.
- Develop an emergency communication plan with details on how to contact family members and where to convene in case you are separated. Keep a copy of this plan in an emergency supply kit or in the secured box where it is easily accessible.
- Pack a go-bag with the following items: Water; prescription medication; nonperishable food; flashlight; battery-powered or hand-cranked radio; First Aid Kit; blankets or sleeping bags, sanitation and personal hygiene items; and extra clothing.
- Consider the needs of all family members, including pets, and add supplies as needed

During the Hurricane

- Seek refuge at a community shelter or the safe room if you have access to one in your home.
- Do not attempt to drive and stay away from windows and open doors, where you could be injured by flying debris.
- Do not leave secured area until an all-clear is received from officials.
- Listen for disaster updates on the radio.

After the Hurricane

- Return to damaged site only during daylight hours.
- Wear a respirator, hard hat, goggles, gloves, and watertight boots with steel toe boots if you decide to clean up the property.
- Stay away from damaged buildings or structures that have not been examined or certified as safe.
- Watch out for broken glass, downed wires and exposed nails.
- Do NOT turn power on or off or use an electric tool while standing in water.
- If damage is water-related turn off the power at the main breaker.
- Clean all hard surfaces such as concrete flooring, wood and metal furniture, with hot water and laundry or dish detergent.
- Be sure to shower and change clothes after leaving a mold site.

This checklist provides basic practical steps that can be taken to protect you, your family and your personal property in the event of a natural disaster. It is not intended to be an exhaustive list. For a more comprehensive, personalized assistance on disaster preparedness, contact your local USI Personal Risk Specialist.

For further information on hurricane preparedness, visit [ready.gov](https://www.ready.gov).