Weather TIPS

Keeping your home safe before a storm hits.



Check and review your insurance policy.

Your agent can help confirm your home is covered for all perils from a thunderstorm, including wind, hail, lightning and water backing up into your home.

Trim overgrown trees that may pose a threat to your home.

Strong winds can cause trees with large or dead branches to crash into your home. An arborist can also examine your trees and help prune them.

Ensure you have a home surge protector for electronic devices.

This can help prevent costly damage during a lightning strike or power surge.

Assess your garage door.

Garage doors can blow in during wind events, which creates pressure on walls and roofs, causing them to fail. If you replace your garage door, purchase a wind-rated door. Existing garage doors can also be reinforced with braces.

Consider weather-resistant shingles.

Your roof is a critical defense for your home in hail and windstorms. Impact-resistant shingles can prevent hail damage and may qualify you for an insurance premium discount. Shingles are also wind rated to resist high winds. If your roof is over 20 years old, it is vulnerable to hail and wind damage.

6 When getting your roof replaced, have your roof deck sealed.

This can prevent water from entering your home if shingles are ripped off by hurricane winds.