



# TIPS

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## **Check and review your insurance policy.**

Your insurance agent can help ensure your home is covered for all perils, including wind, hail, lightning and water backing up into your home.

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## **Create an inventory list or video of your home belongings.**

It can be hard to remember everything you own after an extreme weather event. If you need to file a claim, having an accurate inventory of your belongings will help you identify everything that needs to be replaced. For easy access to your inventory list, consider saving a copy on your phone.

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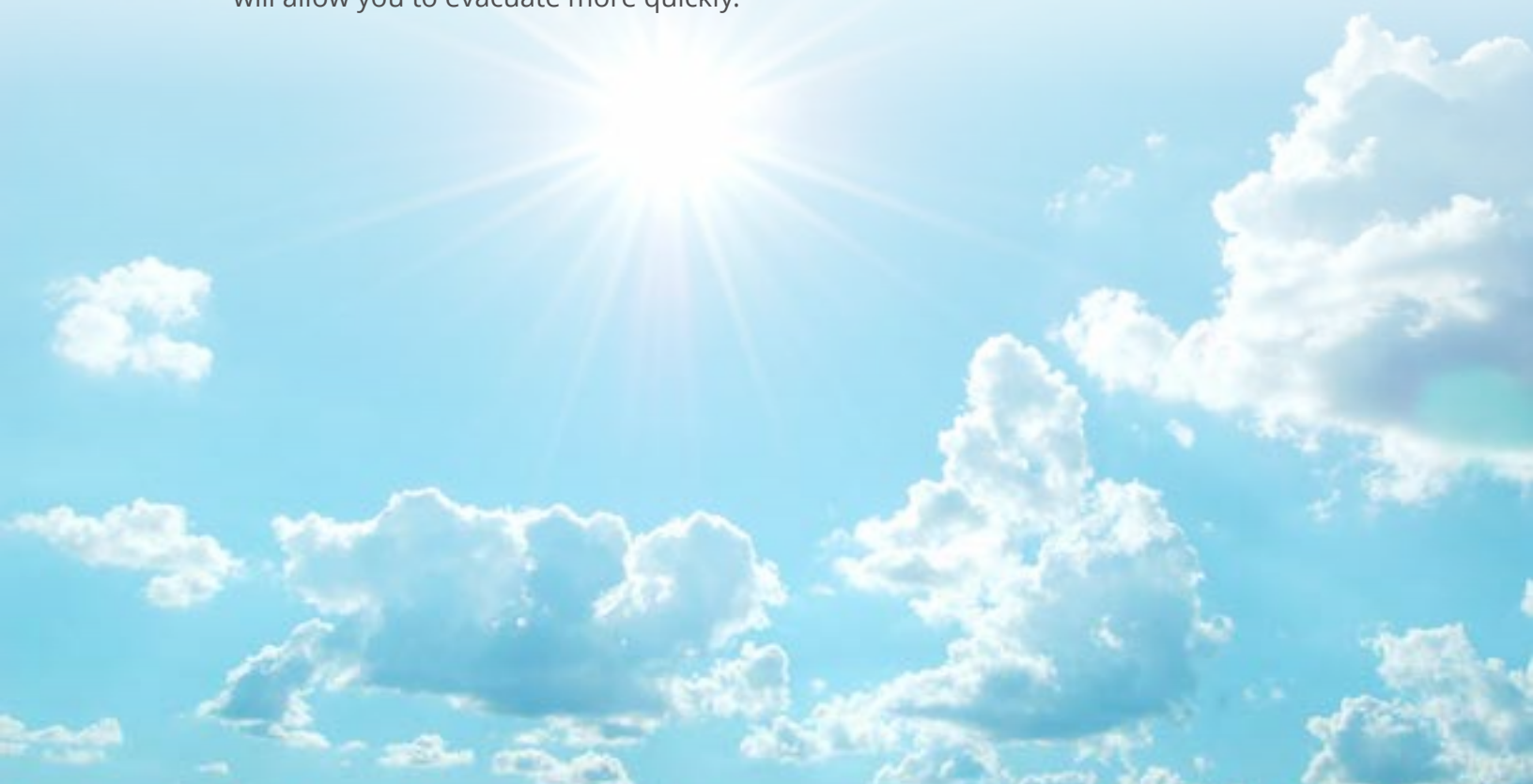
## **Keep any important documents in a locked, fireproof safe.**

If your home is damaged and you need to file a claim, you'll need access to your insurance documents. Keep this and other important papers, such as mortgage & loan documents and birth & marriage certificates, in a fireproof safe.

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## **Gather essential items in one place in case you need to evacuate.**

Creating a list can prevent having to make hasty decisions during a stressful situation. This will allow you to evacuate more quickly.





# Earthquake

Keeping your home safe before a storm hits.

## TIPS

1

### **Install flexible gas and water pipe connections.**

Rigid gas and water pipe connections can break during an earthquake. Consider having a licensed contractor install flexible connections to help prevent breakage that may result in water or gas leaks.

2

### **Secure heavy furniture with flexible fasteners.**

Position heavy furniture away from beds, couches, desks or anywhere people sit or sleep.

3

### **Fasten TVs, water heaters and appliances to wall studs.**

To prevent them from falling, strap televisions, water heaters and other heavy appliances to wall studs.

4

### **Know where your utility shutoffs are.**

Pipes can break after an earthquake. Please contact your utility company if you do not know the location of your shutoffs.







# Flooding

Keeping your home safe before a storm hits.

## TIPS

1

### **Flooding is not covered by your homeowners insurance policy.**

It can be purchased through the National Flood Insurance Program or private insurance companies.

2

### **Know your flood zone!**

Enter your address on [FEMA's website](#) to determine if you are in or near a flood zone.

3

### **Flooding can happen outside traditional flood zones.**

In most major flood events, homes near, but not inside, a flood zone often flood. Flood insurance is less expensive when you are outside a flood zone and can keep you from financial shock if water enters your home.

4

### **A home can take on water when sewers back up.**

This is not often covered by your homeowners insurance, but your agent can help you add it to your policy. In addition, a licensed plumber can install a sewer backflow valve to prevent water from entering your home through the sewer.

5

### **If you have a sump pump, ensure batteries are fully charged.**

Batteries can lose their charge over time, leaving the sump pump incapable of keeping water out of your home.

6

### **Protect your HVAC unit.**

If your HVAC sits on the ground, a contractor can raise it off the ground or build a flood-proof encasing to protect it from costly water damage.



## TIPS

1

### Seal exterior walls, windows, doors, electrical boxes, vents and pipes.

Rainfall in hurricanes can be driven horizontally, which can allow water to enter your home in ways typical rainfall cannot. A very inexpensive way to prepare is to buy a tube of silicone caulk and seal any gaps and cracks.

2

### Assess your windows.

If you replace your windows, consider those with a high impact rating that are resistant to breakage from debris tossed by hurricane winds. Purchasing [hurricane shutters](#) can help protect existing windows. Taping windows does not prevent window breakage. Adding plywood as a last resort could help, but it's not as effective as shutters.

3

### 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.

4

### 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.

5

### 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.

6

### Always keep power generators outdoors.

Generators should be kept in a well-ventilated area away from windows, doors or vents that could bring carbon monoxide into your home. [View generator tips from the Red Cross](#).

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### Close all interior doors if you are evacuating your home.

Research from the Institute of Business and Home Safety shows that closing all interior doors can reduce the occurrence of roof loss by 30% by offsetting the pressure that hurricane winds put on a home.



# Thunderstorm

Keeping your home safe before a storm hits.

## TIPS

1

### **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.

2

### **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.

3

### **Ensure you have a home surge protector for electronic devices.**

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

4

### **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.

5

### **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.





## TIPS

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### Create a defensible space to keep your home safe.

Materials within five feet of your home may catch fire and burn long enough to spread. Remove all combustible material, dead vegetation and any tree limbs that hang over your home.

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### Keep the roof and gutters free of debris.

Debris, such as pine needles and leaves, can collect on your roof and in gutters, which can ignite when embers from a nearby wildfire reach your home.

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### Seal entry doors, windows and garage doors.

Ensure that areas around openings, such as doors, windows and garage doors, are sealed to prevent embers from entering your home.

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### Don't store wood on or underneath a deck.

Decks can be a focal point for fire ignition. When replacing deck boards, opt for non-combustible decking. When fire potential is high, move patio furniture inside to prevent them from being a source of ignition.

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### Retrofit your home for wildfire risks.

To make your home more wildfire resistant, the Insurance Institute of Business and Home Safety has complete [regional wildfire retrofit guides](#).



## TIPS

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### **Insulate walls and attics.**

To prevent frozen pipes and ice dams, ensure all walls and attics are fully insulated.

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### **Insulate pipes.**

Insulation for pipes can prevent them from freezing and bursting, which leads to costly water damage.

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### **Drip faucets.**

Letting faucets lightly drip during extremely cold weather can help prevent pressure and ice buildup in pipes.

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### **Open kitchen and bathroom cabinet doors.**

In a deep freeze, open kitchen and bathroom cabinet doors to allow some warm air to circulate around pipes.

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### **Remove heat sources from your attic.**

Heat sources in your attic can cause snow to melt on your roof and refreeze, causing ice dams.

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### **Clear debris from drains, gutters and downspouts.**

So that snow melt can drain away from your home, keep all drains, gutters and downspouts free from debris.

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### **Remove snow from roof.**

An accumulation of heavy snow can put pressure on the roof, causing damage. If a foot or more of snow remains on your roof for a few days, consider hiring someone to remove it.