

Hurricane Season

Get Ready in 5 Easy Steps

It's true, major hurricanes don't hit the U.S. every year. But if you live on or near the coast, someday you may have to face a Category 3, or worse. Could be this year. Could be next.

The only way to protect yourself is to be ready every year. Encompass wants to help make doing that as easy as possible. So we've broken down what you need to do into 5 easy steps. And if a storm is already approaching your area, we've also included a few last-minute tips.

Encompass is committed to creating protection around you.



5 EASY STEPS

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STEP ONE — Check your insurance coverage

Let's start off with the easiest way to get ready—review your insurance policies. Below are some questions you'll want to consider. Your independent insurance agent can help too.

■ IS YOUR COVERAGE UP TO DATE?

You should make sure your insurance coverage reflects the current state of your home. So if you've done anything that increases the value of your home or its contents, like building an addition or remodeling, you should immediately talk with your insurance agent so that you can decide if your current insurance is sufficient or if any protections should be updated.

■ DO YOU HAVE COVERAGE FOR ADDITIONAL LIVING EXPENSES?

This coverage is intended to help pay for the increased cost of living away from home if your house is uninhabitable due to a covered loss. This may include payments for the additional costs of food and a place to stay. Additional living expenses may or may not already be included in your homeowners policy. Talk to your insurance agent about what coverages are available to you.

■ DO YOU HAVE COVERAGE FOR FLOODS?

Most homeowners policies do not usually cover flood damage. And here's something to think about: One-third of all flood insurance claims last year came from areas not considered high risk. So, even if you don't live in a flood zone, you may want to consider purchasing flood coverage.

The National Flood Insurance Program (NFIP) is the primary source for flood insurance in the United States. You can go to their website at www.floodsmart.gov or contact your independent insurance agent for more information. **NOTE:** There is often a 30-day waiting period after you buy a flood insurance policy before flood coverage takes effect.

■ DO YOU HAVE COMPREHENSIVE AUTO COVERAGE?

If your auto is damaged by anything other than a collision, like a falling tree, collision coverage won't protect you. You'll also need comprehensive coverage on your auto policy. And if you have to leave your auto at the shop, you'll also want to consider rental auto coverage.

STEP TWO – Do home inventory

Doing a home inventory is one of the best ways to have an up-to-date record of what you own, which can make filing a claim easier and help ensure you don't forget anything.

METHODS

Video camera. This is the easiest method because you can narrate the details of each item you own while videotaping from room to room.

Notepad and camera. Not as easy, but just as effective. Simply write down the details of each item on a notepad as you take pictures.

TIPS

- Don't forget the contents of closets, drawers and cabinets. The value of little things can add up quickly.
- Store your home inventory—lists, photographs and videotapes—in a safe place off the premises. It's a good idea to have backups as well.
- Update your home inventory after making any significant purchases.
- Keep all receipts, especially for big items such as jewelry, furs and collectibles. Valuable items may need separate insurance coverage.
- Keep track of model numbers and stores where you purchase items.

STEP THREE – Protect your property

Here are some tips you should consider for protecting your property from a hurricane. Remember, a few minutes now can save you hours afterward.

- Ensure you have hurricane shutters or ¾-inch outdoor plywood boards for each window of your home.
- Install anchors and pre-drill holes for the plywood, so you can put it up quickly in the event of a storm.
- Install head and foot bolts on doors for extra protection.
- Install hurricane straps or clips to help hold your roof to the walls of your home.
- Make sure your landscaping does not become a wind hazard by removing any diseased and damaged limbs from trees.
- Consider building a safe room in your home that can withstand high winds and flying debris.

More information is available at www.FEMA.gov.

STEP FOUR – Stock your emergency supply kit

You go to the store every week. Why not buy a few extra things every trip? If you start doing this now, you won't have to do it all at once.

- If you are staying at home during the storm, you should have a 2-week supply of water and ready-to-eat nonperishable food for every family member and pet.
- If you are evacuating, you should have a 3-day supply of water and ready-to-eat nonperishable food for every family member and pet.
- Manual can opener for canned foods.
- Essential medicines, including eyeglasses and contact lenses.
- Personal hygiene items such as toilet paper, toothbrush and toothpaste.
- Paper towels, premoistened towelettes, hand sanitizer and eating utensils.
- Change of clothing, including extra shoes and rain gear.
- First-aid kit and manual.
- Battery-powered flashlight and radio with extra batteries. You should also consider a weather radio.
- Blankets, pillows and sleeping bags (one for each family member).
- Mosquito repellent and citronella candles.
- Two coolers—one for food, the other for ice.
- Quiet games, books, playing cards.
- Plastic tarp for roof/window repair and tools (hammer/nails).
- Plastic trash bags.
- Special items for infant, elderly or disabled family members.

STEP FIVE – Plan your evacuation

During hurricane season, the order to evacuate can come at any time. It's less stressful if you have a plan. Here are some tips to consider as you put your plan together.

- Learn the best evacuation routes and keep a map in your auto in case you're forced to take unfamiliar roads.
- Arrange for a ride well before the storm if you don't have your own transportation. You may be ordered to evacuate.
- Prepare an emergency supply kit for your auto with extra keys, food, water, jumper cables, a first-aid kit and sleeping bags. See the Emergency Supply Kit section for a suggested list.
- Make a plan now for what to do with your pets. (Many shelters and hotels will not accept them.)
- Identify an out-of-state contact, so if your family members get separated, you'll know who to call. If time allows, call or email your out-of-state contact to let them know where you're going and when you expect to get there.
- Plan a meeting location at least 50 miles inland in case your family gets separated.
- Gather important papers to take with you:
 - Driver's license or personal identification
 - Social Security card
 - Proof of residence (deed, lease or utility bills)
 - Insurance policies (including home, auto, flood and wind)
 - Birth and marriage certificates
 - Stocks, bonds and other negotiable certificates
 - Wills, deeds and copies of recent tax returns
 - Personal checkbook and any unpaid bills

48 HOURS BEFORE THE STORM

If you find yourself within hours or days of a hurricane striking your area, and you haven't done anything to get ready, don't panic. There are several things you can do in the last few hours to be better prepared

- **1.800.588.7400.** Write this number down or put it in your cell phone. If you are an Encompass policyholder, you'll need it after the storm to file a claim.
- Secure buildings on your property by closing and boarding up windows. Remove outside antennas if it is safe to do so.
- Bring all lawn furniture, outdoor decorations, trash cans, hanging plants and anything else that could be picked up by the wind inside. Anchor objects that cannot be brought inside.
- Turn your refrigerator to its coldest setting.
- Fill up your bathtub, sinks and other large containers with fresh water. This will serve as an important reserve should you be without running water after a storm.
- If you must leave your auto outdoors, park as close to a building as possible. Move your auto away from trees or poles that may topple onto it.
- Make sure you fill your auto's gas tank. If you are forced to evacuate, you won't want to be stuck in a long line at the gas station or hunting for gas if all the stations run out.
- Get emergency cash.