

Before the storm

A calm afternoon now makes storm week much easier. Print this and keep it on the fridge.

On a calm day

about 30 min

- ☐ **Photograph every room and each side of the house**
Plus the roof from the ground. Dated photos show how things looked before.
- ☐ **Snap the labels on big appliances**
Fridge, AC, water heater, washer and dryer.
- ☐ **Know your hurricane deductible**
It's on your policy's first pages, and often a percent of the home's value.
- ☐ **Save your insurer's claim number**
And your policy number, in your phone.
- ☐ **Find the main water shutoff and the breaker panel**
Show everyone at home.
- ☐ **Look up your evacuation zone**
On your county's emergency management site.
- ☐ **Clear gutters and trim branches over the roof**
Tree services book up once a storm has a name.
- ☐ **Test-fit one shutter or panel**
Find missing bolts and clips now.
- ☐ **Stock up**
Water (a gallon per person per day, for several days), batteries, flashlights, a tarp, medicine and power banks.
- ☐ **Have a generator? Run it for 15 minutes a month**
Old fuel is the top reason one won't start.

Stay safe

Stay away from downed power lines and standing water. Run a generator outside only, at least 20 feet from doors and windows, never in the garage.

When a watch is issued

about 48 hours out

- ☐ **Take a 5-minute video**
Each side of the house, then each room.
- ☐ **Bring in or tie down outdoor things**
Furniture, grills and pots.
- ☐ **Charge phones and power banks**
And fill the car's tank.
- ☐ **Check water, batteries and medicine**

When a warning is issued

about 36 hours out

- ☐ **Put the shutters up**
Or close every door and blind.
- ☐ **Turn the fridge and freezer to their coldest setting**
- ☐ **If you're told to leave, go**
Take your phone, chargers, medicine and important papers.

After it passes

when it's safe

- ☐ **Photograph damage before cleaning up**
Retake the same views as your before photos.
- ☐ **Stop more damage and keep receipts**
A tarp or towels now. Save every receipt.
- ☐ **Report damage to your insurer soon**
Your claim number is already in your phone.
- ☐ **Hire licensed contractors, with written estimates**
Be careful with anyone who knocks offering to handle your claim.