Getting your home and your family ready for hurricane season isn’t as easy as just boarding up the windows and taking off. Use our printable guide to help protect you and your family if your home is threatened by a hurricane.

1. Stock emergency supplies
2. Prepare and protect your property
3. Review your insurance policies
4. Plan your evacuation
5. 48 hours before the storm
STOCK EMERGENCY SUPPLIES
A basic emergency kit could include the following items:

**WATER AND FOOD:**
- 1 gallon of water per person per day for at least three days
- At least three-day supply of non-perishable foods
- Pet food
- Manual can opener

**TOOLS:**
- Flashlight and extra batteries
- Wrench or pliers for turning off utilities if needed
- Dust mask to help filter contaminated air
- Plastic sheeting and duct tape to shelter-in-place
- Plastic trash bags

**MEDICAL, HYGIENE AND CLEANING SUPPLIES:**
- Standard first-aid kit
- Necessary medications, including glasses and contact lenses
- Moist towelettes, toothpaste, personal hygiene products

**PERSONAL ITEMS:**
- Sleeping bag for each person
- At least one complete change of clothing for each person

**ACTIVITIES:**
- Paper, pencils and pens
- Books, games and playing cards

**RADIO:**
- NOAA weather radio with tone alert (and extra batteries)

**OTHER ITEMS:**
- Whistle so you can signal for help if stranded
- Maps of the local area
- Inverter or solar charger to keep mobile phones charged
- Cash or travelers checks
**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. Don’t forget to show copies of receipts next to each item, as well as timestamp the video with the date of the recording.

- **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.


- **Inventory apps**: Consider a mobile phone app, such as Allstate’s Digital Locker, to streamline the inventory process.

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**HOME INVENTORY TIPS**

- Don’t forget the contents of closets, drawers and cabinets.
- Keep all receipts, especially for big items such as jewelry and furs. Valuable items may need separate insurance coverage.
- Update your home inventory after making any significant purchases.
- Store your home inventory lists, photographs and video tapes in a waterproof place off the premises.

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**KEEPING A HOME INVENTORY**

Keeping track of your belongings by maintaining a home inventory list can help make it easier to assess your insurance coverage and needs. A home inventory can also help facilitate the claim process if your property is damaged by a covered loss as a result of a hurricane. Your home inventory should note each item and its value.
REVIEW YOUR INSURANCE POLICIES

If you’ve done anything recently that increases the value of your home or its contents — an addition, major renovation or major purchase — consult your insurance agent to help you determine if your current insurance limits are sufficient to cover the value of the work you’ve done and the items you own.

Current Personal Property Coverage Limits: $  
Estimated Value of Personal Property: $  

If your home suffers covered damage as a result of a hurricane, and your home is uninhabitable because of those damages, you may need to live somewhere else while repairs take place. Check your policy to see if it includes coverage for additional living expenses, which can include payment for reasonable expenses above your normal living expenses, like hotel costs. (6)

Do you have additional living expenses coverage on your policy?  YES  NO  
Limit: $  

Even if you don’t live in a flood zone, you should consider purchasing flood coverage, as flood damage isn’t typically covered by standard homeowners insurance. Moderate- to low-risk areas receive about one-third of disaster assistance related to flooding, so high-risk areas aren’t the only places where flood insurance is wise. (7)

The National Flood Insurance Program (NFIP) is the primary source for flood insurance in the United States. Visit www.floodsmart.gov or contact your homeowners insurance agent for more information.

Do you have comprehensive coverage on your car insurance policy?  

If your car is damaged by something other than a collision, like a falling tree, collision coverage won’t protect you. You’ll need comprehensive coverage on your auto policy in case your car is damaged by water, wind or flying debris from a tropical storm or hurricane. (8)

And if you have to leave your car at the shop to be repaired for a covered loss, you’ll probably need rental reimbursement coverage. Rental reimbursement coverage helps pay for the cost of renting a car while your own vehicle is in the shop for repairs because of a covered loss.

Do you have comprehensive auto coverage?  YES  NO  
Do you have rental reimbursement coverage?  YES  NO  
Limit: $  

Is everything up to date?  

Coverage for additional living expenses?  

What about flood damage?  

Do you have comprehensive coverage on your car insurance policy?  

allstate.com/blog
Be prepared to evacuate; consider the following steps before the storm hits:

1. Become familiar with alternate routes; consider routes in different directions in case travel becomes treacherous or traffic becomes too congested.  
   - My alternate route(s):

2. If you don’t have a car, make a plan for how you will leave if you need to evacuate; make plans with family, friends or your local government or aid agencies.  
   - My emergency evacuation contact(s):

3. Plan for what you’ll do with your pets, whether you’ll be able to take them with you, leave them with family or friends or take them to a kennel.  
   - My pet’s emergency contact info:

4. Prepare a bag or file with important papers, such as your homeowners insurance policy, and keep the file with you if weather forecasts include the potential for a hurricane.  
   - Keep a road map in your vehicle in case you need to devise an alternate route on unfamiliar roads.
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.

- Track the storm path and projected risk areas at http://www.nhc.noaa.gov/. Monitor weather conditions with a battery-powered NOAA weather radio. This will help ensure you receive the most up-to-date information, including forecasts and additional watches or warnings. (14)

- Turn your refrigerator to its coldest setting and keep it closed, so the food won’t go bad quickly if you lose electrical power. (14)

- 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. (14)

- 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. (14)

- Make sure all your family vehicles have at least a half-tank of gas, as filling stations may be closed or unable to pump gas during power outages. (10)

SOURCES: