



Whether a native, transplant or just seasonal Florida resident, there are many reasons why people choose to live in the “sunshine state,” but mostly it is due to the beautiful weather and beaches. One thing all resident types have in common is facing Hurricane Season every year, which occurs from June 1st through November 30th. And, even though most would prefer to forget about the annual occurrence, most take hurricane prevention and preparedness very seriously. However, there are some who actually ask “Why do I need a prevention plan for a hurricane?” The fact of the matter is, being prepared and having a plan are essential if you are a resident of Florida. And, although there were no major storms prior to 2004 that are fresh on people’s minds (with the exception of Hurricane Andrew that hit Miami in 1992) the numerous storms of 2004 (Charley, Frances, Ivan and Jeanne) left a deep-seated impression across the whole state of Florida. This surge of multiple back-to-back storms was a huge eye-opener for even those who were prepared. From that point on, people realized that there is no such thing as being too prepared and hurricanes are storms you do not want to chance. However, if there is one good thing about hurricanes, it would be that they give people time to plan, unlike earthquakes and tornados that just arrive out of the blue. So, whether you are new to Florida or have been here for quite some time, the rest of this article outlines five very important, but simple steps to take before June 1st.

Step 1: Check Your Insurance Coverage

This is a step that many people often fail to look into and that is why it is listed as #1. Unfortunately, many do not realize that they don’t have enough coverage for their home or personal belongings until after the storm; when it is too late. Additionally, many do not have flood insurance because they were told that they are not in a designated “flood zone,” therefore it is not necessary. However, it is quite the contrary. Having flood insurance is imperative no matter where you live, because floods are Florida’s most frequent hazard. The first thing you should do is call your insurance agent to make sure your homeowner’s coverage is enough and that you have flood coverage as well. Note, flood insurance takes 30 days from the date of purchase to go into effect. So don’t wait, the time is now.

Step 2: Secure Your Structure

Make sure your home dwelling is secure, as well as objects inside your home. Some questions to ask or get inspected are: How old is the roof? Are there proper shutters for the windows and doors? Do the doors have strong enough bolts and pins to withstand strong winds? Are all loose objects that could become flying missiles secured? Checking these things out in advance will give you plenty of time to fix them should they need improvement and could lower your insurance premium.

Step 3: Buy Supplies

Start buying your supplies today! This will eliminate you having to rush around at the last minute with all the other people that didn’t prepare. Essential supplies to stock up on are bottled water, canned goods, non-electric can opener, paper goods, toiletries, paper products, batteries, generator, gasoline, flash lights, battery operated radio, cell phone charger for your car and last but not least, pet food! You can also obtain a checklist at: www.nhc.noaa.gov/HAW2/english/prepare/supply_kit.shtml



Keep in mind that most people lose power sometime during the storm and don’t get any back for several days there after.

Step 4: Write an Evacuation Plan

Have an evacuation plan written down on paper in case it becomes mandatory that you must leave your home or the area. This includes a plan for your pets. Where will you go? What car will you take? What road out will you travel?

Step 5: Plan for Damage During the Storm

If you decide to ride out the storm and something occurs to create damage to your home, have a “plan of action” ready, so your next steps are second nature. Some important questions are: Do you have buckets handy in case the roof starts to leak? Are all your important documents and belongings in tightly-sealed containers? Do you have a safe room designated in your home in case other rooms become uninhabitable? Going over these questions and having a plan will help you get through the rest of the storm with more ease if the worst were to happen.

Granted some steps can be started earlier than others, hopefully this article has helped you see that if you plan ahead and start a plan of action, it is much better than waiting until the first storm warning. Also, if you prepare for the worse, you will help to alleviate panic, which could save your life and those of your family and pets.



MARQUIS INSURANCE, LLC SEBASTIAN INSURANCE, LLC

ISLAND INSURANCE GROUP

MARQUIS: 772.234.3506
SEBASTIAN: 772.589.1110

