



Hurricane & Storm Preparedness Checklist



BEFORE HURRICANE SEASON: EARLY PREPARATION

- Insurance Check-Up:** Review your home, auto, flood, business and life policies to ensure adequate coverage. *Remember, flood insurance takes 30 days to go into effect.*
- Know Your Flood Zone:** Identify your flood zone to assess your risk and any needed mitigation strategies. Even if you're not in a designated flood zone, heavy storms can still pose a risk.
- Document Your Property:** Capture clear images of your home inside and out, record serial numbers of major appliances and electronics, create a detailed inventory of belongings and keep receipts for major storm-related purchases in a waterproof location.
- Stay Connected & Informed:** Set up a family communication plan, including a meeting point if separated. Download the FEMA app and enable emergency alerts on your phone for real-time updates.



AS THE SEASON BEGINS: PROACTIVE STEPS

- Prepare Your Home:** Clear gutters and drains to prevent water buildup, stock up on protective materials (sandbags, plastic sheeting, plywood), trim trees and shrubs, check fencing stability and maintain pools/hot tubs to prevent overflow and hazards.
- Gather Emergency Supplies:** Store at least one gallon of water per person per day for three days, stock up on non-perishable food, keep essentials handy (flashlights, batteries, phone power banks and a battery-powered radio), ensure a one-month supply of medications and place important documents (personal, financial, medical) in a waterproof container.



WHEN A STORM IS IMMINENT: IMMEDIATE ACTIONS

- Stay Updated:** Monitor local news, weather updates and FEMA alerts. Avoid driving through flooded roads—turn around, don't drown.
- Evacuation Readiness:** Familiarize yourself with evacuation routes and shelters, ensure your vehicle has a full tank of gas, plan for your pets (food, water, identification) and keep a ready-to-go bag packed with essentials for a quick departure.
- Secure Your Home:** Relocate valuables to a safe area and ensure windows, doors and outdoor items are securely fastened. If you choose to stay at home, move to a windowless room to maximize safety and minimize risk.



AFTER THE STORM: RECOVERY STEPS

- Document Damage:** Take photos and videos of any damage, and keep receipts for repairs and storm-related purchases.
 - Contact Your Insurance Provider/Carrier:** File your claim promptly with your carrier via phone or online, and consult with your insurance agent before signing any repair contracts.
- ↳ **Need additional support?** At CIG, we have a dedicated claims team to assist our clients every step of the way—because you, and your insurance, **matter** to us.



ARE YOU PROPERLY COVERED?

Contact us today to review your insurance and ask about bundling!

