

Are You Prepared for a Windstorm or Hurricane?

By Chittenden-Warwick Insurance Group

With this year's hurricane season (June 1st to Nov. 30th) expected to be very active, your best insurance is to be prepared. Use this time, before a storm, to prepare for storm season. Remember that you may be required to survive for a few days before being able to travel about safely. Plan to have supplies for 72 hours.

Protecting Your Family:

1. Stay indoors during hurricanes and away from windows and glass.
2. During the storm, please close all internal doors in your house. If there are severe winds, it will help to slow them down if any portion of your house is breached.
3. Designate one person as a point of contact. Ensure that they have all family member numbers.
4. Forward your house phone to your cell phone prior to the storm. Power outages and downed phone lines can create trouble.
5. Have a disaster supply kit that includes:
 1. Enough drinking water - one gallon per person per day for at least three days.
 2. Medications (7 day supply)
 3. Flashlight
 4. Battery powered or crank radio.
 5. Non-perishable food items- plus a manual can opener, paper plates, napkins, plastic ware, paper cups and paper towels.
 6. First aid kit
 7. Multipurpose tool
 8. Sanitation and personal hygiene items
 9. Copies of important documents
 10. Solar powered charger
 11. Family and emergency contact information
6. Have some extra cash on hand - after a storm many stores and restaurants won't have the capability to use credit card machines.
7. Fill your bathtub with water just prior to the storm - you might need it to flush the toilets.
8. Start filling bags with ice from your freezer to keep items cold, and as it melts you can always use for drinking, cooking, etc.



9. Keep bleach and extra cleaning supplies handy, garbage bags, and toilet paper too. You'll thank us for this during post storm clean up!
10. If you must evacuate, have a family plan in place including where you will go and what you will need to bring with you.
11. If ordered to evacuate....do so!

Protecting your Home

1. Trim all landscaping. Well-trimmed trees and shrubs are more wind resistant and less likely to fly around causing damage. However, do not do this right before a storm as yard waste (branches etc.) can become projectiles with high winds.
2. Thoroughly review your homeowner's coverage to ensure that you have adequate coverage should storm related damages occur. You should also identify if you have a separate windstorm or hurricane deductible. Remember that coverage cannot be bound once a storm has been named or predicted.
3. Fill your gas tanks for your portable generator. Make sure it is in good working order. Be sure to use your generator safely and abide by all the manufacturer's recommendations.
4. Fill propane tanks for your grill.
5. Securely store any lawn or patio decoration, furniture or above ground plantings as they can become projectiles and cause significant damage during high winds.
6. Taking these steps will greatly help protect both your family and your home.



Chittenden-Warwick Insurance Group offers both personal and commercial insurance. Contact Dawn at 203-775-2564 or at dawn@chittendengroup.com.



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