



FINITY RISK

615 Channelside Drive Ste 207  
Tampa, FL 33602  
813-645-4404

# HURRICANE PREPAREDNESS GUIDE



## Seasonal Prep:

### Review Your Insurance Policies

- Review your insurance: Know what your insurance covers and what it doesn't
- Store your insurance agent's and carrier's contact information in your phone

### Inspect Your Roof- *Or contact a licensed roofer*

- Replace loose roof shingles and ensure they are sealed
- Have leaky flashing removed and replaced; this includes chimneys and skylights
- Inspect peaks and valleys; remove and replace any leaking elements

### Inspect Your Soffits

- Connect the fascia and channels to the soffit with stainless steel screws
- Apply polyurethane sealant over screws and let dry for 72 hours

### CLEAN GUTTERS AND CHECK DOWNSPOUTS

- Clean any debris from your gutters
- Extend downspouts away from the house to divert water

## Trim Your Trees

- Have the trees around your home trimmed by an arborist. Remove branches that overhang the house and remove dead, dying, or diseased trees.

### Seal Gaps and Cracks

- Use silicone caulk to seal cracks and gaps to keep water out of your home
- Check all exterior walls and around windows, doors, electrical boxes, vents, and pipes

### SERVICE YOUR GARAGE DOOR

- Have your garage door serviced at least once a year. Maintenance like tightening screws and bolts will prolong the life of your garage door and ensure it's in proper working condition

### SERVICE YOUR GENERATOR

- Check the maintenance plan for your specific model in the owner's manual and take necessary steps

### CREATE AN INVENTORY OF YOUR HOME & CONTENTS

- Create a detailed list or video of your belongings and store it safely digitally or onsite

Phone:

813-645-4404

More Information:

[www.finityrisk.com](http://www.finityrisk.com)



FINITY RISK

615 Channelside Drive Ste 207  
Tampa, FL 33602  
813-645-4404

# HURRICANE PREPAREDNESS GUIDE

## Last Minute Prep:

### GET RELIABLE WEATHER INFORMATION AND ALERTS- *Staying alert keeps you safe*

- Buy a battery-powered radio and new batteries. Local radio stations are a powerful source of information during and after a hurricane when power may be out
- Enable wireless emergency alerts on your cell phone. Be sure location information is enabled as well. Learn more from the National Weather Service (NWS)

### OUTDOOR PREP- *Minimize Flying Debris*

- Bring loose items in such as: patio furniture, pool items, bikes, benches, and plant pots inside a garage or storage building
- Secure weak or loose fencing and mailboxes; anchor heavy objects

### PUT UP SHUTTERS ON ALL WINDOWS

- Place all shutters on ahead of the storm

### HAVE A PLAN AND ALL IMPORTANT CONTACTS

- Store your insurance agent's and carrier's contact information in your phone
- Have an evacuation plan and let loved ones know where you plan to go

### CLOSE YOUR GARAGE DOOR AND ALL INTERIOR DOORS

- Close exterior doors and windows
- Close your garage door all the way
- Close all interior doors

## Recovery

### PROTECT YOURSELF- *Safety First!*

- Always be careful when entering a damaged building and do not enter if there is structural damage. Have an engineer clear it before entering
- Report downed power lines or gas leaks
- Keep electricity turned off if your home has been flooded

### CLEAN UP SAFELY

- Use the correct personal protective equipment, including eye protection, boots, and gloves, when clearing debris
- Do not wade through standing water
- Avoid downed power lines and assume they are live
- Use generators safely

### REPORT LOSSES AS SOON AS POSSIBLE

- Contact your insurance agent or insurer as soon as you can. Provide a general description of the damage and have your policy number handy if possible
- Once an adjuster is assigned, write down the adjuster's name, phone number, and work schedule
- Once a claim has been filed, insurance carriers must send you the necessary claim forms within a certain number of days. Fill out and return the forms as soon as possible

### DOCUMENT DAMAGE

- Document & photograph or keep damaged items
- Be sure to enable geo-tagging (turn on location services) when taking photographs or videos, it verifies the location of your items

### KEEP RECEIPTS

- If you need to relocate, keep records and receipts for all additional expenses, etc.

## Did You Know?

- If a window is broken by flying debris or a door has blown open, your house will rapidly fill with air putting pressure on the roof.
- Rigorous scientific wind testing on a 1,400 sqft home at the IBHS Research Center revealed that closing interior doors helps compartmentalize the pressure inside a home into smaller areas, reducing the force on the roof by as much as 30%. That gives the roof a better chance of staying intact!

Phone:

813-645-4404

More Information:

[www.finityrisk.com](http://www.finityrisk.com)