BEFORE THE STORM

- Develop a ‘hurricane plan’ – sign-up for alerts, know your evacuation route, put together a disaster supplies kit (include food, water, batteries, flashlight, and first-aid).
- Prepare your property – trim or remove damaged trees and limbs, secure rain gutters/downspouts and clear any clogged areas or debris, reduce damage by retrofitting to secure and reinforce the roof, windows and doors, including the garage doors.
- Keep important financial and legal information accessible at all times.
- Take a personal asset inventory, including photographs and video.
- Review your insurance coverage annually to ensure you are adequately covered.
- Keep cash on-hand in the event that a power outage limits access to ATMs.
- Retain all receipts for temporary living expenses, if necessary.

AFTER THE STORM

- Heed the advice and instructions from local officials. Up-to-date information for Florida snowbirds can be accessed here, www.floridadisaster.org.
- Return to your property when it is safe to do so. Be vigilant for debris and downed power lines.
- Avoid walking or driving through flood waters.
- If you will be filing an insurance claim, maintain a detailed log of all interactions with your insurance provider and independent adjuster.
- Take photographs of property damage in order to assist in filing an insurance claim.
- Contact your insurance provider prior to entering into repair contracts.
- Document any emergency repairs that are needed in order to prevent subsequent damage and maintain receipts associated with these repairs. Take photographs of the damaged area before and after the repair.
- Carefully review any contract which requires you to pay for expenses out-of-pocket or pay a fee that is based on a percentage of the insurance proceeds that you will receive for repairing or replacing your property.
- Ensure that the contractor you choose is licensed to conduct business in the state. In Florida, for example, this can be verified by contacting the Florida Department of Business and Professional Regulation (www.myfloridalicense.com). Request references from the contractor’s previous work.
- Certify that the contractor is insured prior to starting repairs.
- Take precautions if the damage requires you to leave your home, including securing your property and turning off your gas, water, and electricity, and contacting your insurance company and provide a phone number where you can be reached.

EMERGENCY CONTACTS

State of Florida Emergency Information 24-hour hotline (FEIL): 1-800-342-3557
State Volunteer and Donations Hotline: 1-800-FL-HELP1 (1-800-354-3571)
American Red Cross: 1-800-HELP-NOW (1-800-435-7669)
Florida Power and Light: 1-800-4-OUTAGE (1-800-468-8243)
Florida Department of Elder Affairs: 1-800-96-ELDER (1-800-963-5337)