



HOW TO PREPARE FOR HURRICANE OR TROPICAL STORM SEASON

As you may know, hurricane season begins on June 1 and ends on November 30; but are you prepared to face a hurricane? Below are some tips to follow to prepare for this season:

1. **Develop an evacuation plan** - if your property is at risk, you should prepare an evacuation plan. Make sure you identify where you will go and how you will get there. Plan several evacuation routes, taking into account your family members and their abilities, and also consider your pets.
2. **Create a communication plan** – It's important that, when developing an evacuation plan, you also create a communication plan, notifying your family of the steps to follow in case of evacuation. You should also identify a meeting point if an emergency occurs and you are not together and inform each family member of their assigned responsibilities. Remember to include important contact numbers so they are accessible.
3. **Prepare and protect your home** – be sure to trim trees, inspect drains, remove debris, secure cisterns, and solar panels. Check that windows, doors, and garage doors are properly installed and can withstand winds. Install storm shutters and/or panels if necessary. If you have a generator or gasoline-powered power plant, make sure it is serviced before the emergency and is in a well-ventilated area.
4. **Gather supplies** – Make sure you have enough food, water, and other supplies for you and each family member to last at least 72 hours. Consider your family's unique needs, such as medications for elderly or people with medical conditions, supplies, and pet food. Remember to include essential and cleaning supplies, as well as batteries for electronic equipment.
5. **Check your insurance coverage** – Call your insurance company or agent and request a review of your policy to ensure you have sufficient coverage to repair or even replace your home and/or belongings. Remember that home insurance policies do not cover flooding, so you will need a specialized policy for this. Take action now, as flood insurance requires a 30-day waiting period. Take the time to document your possessions: it is recommended that you take photos and/or videos of your property before and after the event. You should also collect serial numbers or any other documentation you will need to provide to your insurance company when filing a claim. If your policies are past due or any endorsement is unpaid, make the payments as soon as possible. Make any necessary adjustments in advance, as insurers do not allow policy modifications during a weather event. Remember that these are general tips so you can proactively prepare. Being prepared and taking timely action saves lives, and at Myriad we want you and your loved ones to be safe.