

## Insurance 101

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### Hurricane Prep 101

If last year's Atlantic hurricane season taught us anything, it's that you can never be too prepared. And if you need any more motivation, predictions are for an above average hurricane season this year.<sup>1</sup>

So, what can you do now to get ready in case a storm comes your way? Here are a few tips from the experts:

**Lock down your yard.** Make sure there are no loose objects that can become projectiles in high winds. Also clear gutters and make sure they are secure.

**Trim limb to limb.** Remove trees and limbs that may be hanging over your home to prevent damage.

**Know your stuff.** Inventory your belongings, including taking photos and video. This will make it easier to file a claim than having to come up with a list from memory after your items are lost.

**Be ahead of the pack.** You don't want to be caught in bumper-to-bumper traffic trying to beat out a storm with everyone else. Decide ahead of time where and when you would evacuate if you need to.

**And pack ahead.** To be sure you have everything you need should you need to leave, put together a disaster supply kit. This could include flashlights, batteries, cash, first aid supplies, medications and important personal information.

**Be on alert.** Sign up for your community's text or email emergency alerts. To find out if your town has one, search the Internet for your town or county and the word "alerts."

You might also review your insurance with your Independent Agent. Know what's covered and what isn't, and how much your hurricane deductible is. If you've done any major renovations, you will want to make sure these are covered.

As a reminder, homeowners policies don't cover flood; you will need a separate policy for that. Contact your agent to find out how to get one.

<sup>1</sup>Claims Journal, 12/19/2017

Sources: Claims Journal, 12/2017; PC360, 7-25-2017; ready.gov