



Hurricanes can cause severe wind damage, flooding, and power outages. Preparing ahead of time and knowing what to do before, during, and after a storm can help protect your home, vehicle, and business.

Before a Hurricane: How to Prepare

Prepare Your Home



- Clear gutters and drains to allow water to flow away from your home.
- Bring in or secure outdoor furniture, grills, and décor that could become airborne.
- Board up windows or install storm shutters if available.
- Review your insurance policies and store copies of important documents in a secure, waterproof, or digital location.

Prepare Your Vehicle



- Fill your gas tank ahead of the storm in case fuel becomes unavailable.
- Park vehicles in a garage or on higher ground away from flood-prone areas.
- Keep an emergency kit in your car, including water, flashlight, batteries, and phone charger.

Prepare Your Business



- Create or review your business continuity plan so operations can resume after the storm.
- Back up important data and records electronically.
- Secure equipment, signage, and inventory that could be damaged by wind or water.
- Inventory valuable equipment with photos/video for future claims.

Know Your Hurricane Risk & Evacuation Zone



- Learn the types of hazards common in your area, including flooding and storm surge.
- Find out if your home or business is located in a designated hurricane evacuation zone by checking state or local emergency management resources.
- Identify multiple evacuation routes and destinations, such as a friend's home, hotel, or designated shelter.
- Stay informed by signing up for local emergency alerts and monitoring National Weather Service updates.
- Always follow instructions from local officials and evacuate immediately if ordered.

Make Your Emergency Plan



- Create a household or business emergency plan that includes communication methods, meeting locations, and evacuation steps.
- Plan for pets, medications, and special needs in advance.
- Prepare an emergency supply kit or "go bag" with essentials such as food, water, flashlights, chargers, and important documents.

During a Hurricane: Stay Safe



- Follow instructions from local emergency officials, including evacuation orders.
- Stay indoors and away from windows and exterior doors during high winds.
- Use flashlights instead of candles to reduce fire risk during power outages.
- Avoid driving during the storm; roads may be flooded or blocked.

After a Hurricane: What to Do Next



- Return home only when officials say it is safe.
- Avoid flooded areas and downed power lines and watch for structural damage.
- Document any damage by taking photos or videos before making temporary repairs.
- Make temporary repairs to prevent further damage but keep receipts.

Filing a Claim with Safety Insurance

All losses should be reported as soon as possible, even if you are unsure whether damage is covered. Once your claim is filed, an adjuster will be assigned and will guide you through the next steps.

You can report a claim to Safety Insurance in several ways:

- Report online at [SafetyInsurance.com](https://www.safetyinsurance.com) or through the [Safety Mobile App](#)
- Contact your Independent Agent
- Call Safety 24/7 at 1-800-951-2100

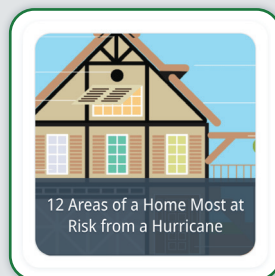
Having the right information ready can help speed up the claims process:

- Your policy number
- Date and description of the loss
- Photos or videos of the damage
- A list of damaged or destroyed property
- Receipts for temporary or emergency repairs

Visit Safety's Resource Center: Hurricane Resources & Alerts

Click any graphic below to explore helpful articles, resources, and tools. Each tile opens additional information to guide your hurricane preparedness and safety planning. For additional resources, visit [SafetyInsurance.com/resource_center](https://www.safetyinsurance.com/resource_center).

Resource Center Articles & Brochures



National Weather & Safety Agencies

Ready.gov:
Hurricanes

Center for Disease Control: Preparing for Hurricanes or Other Tropical Storms

American Red Cross:
Hurricane Safety

NOAA Weather Alerts:
Hurricane Safety Tips and Resources