

 GET STORM READY

HURRICANE PREPARATION

We know how important it is to be prepared during hurricane season. Proper planning is critical to protecting your home, family, and pets when a natural disaster strikes.



HURRICANE SEASON

June – November

Customer Support: 877.333.9992 | [SecurityFirstFlorida.com](https://www.SecurityFirstFlorida.com)

REV: 2024.05.30

BEFORE THE STORM

CHECK YOUR COVERAGE

DWELLING COVERAGE A

Does the amount of your policy cover the cost to repair or rebuild your home? *This is not equivalent to the real estate value.*

PERSONAL PROPERTY COVERAGE C

Does the amount of your policy cover the cost to replace damaged items? Replacement cost coverage may be optional on your policy to cover items at the current market price, otherwise Actual Cash Value (ACV) would apply which is generally less than the cost of brand-new items.

HURRICANE DEDUCTIBLE

Do you have the funds set aside to cover the deductible amount? If your home is damaged and you're unable to pay the deductible, it will prolong the repair process.

FLOOD COVERAGE

A separate flood policy is required to protect your home from rising flood waters, even if they are due to a hurricane. Flood insurance may be available in your area through the National Flood Insurance Program (NFIP).

AFTER THE STORM

ASSESS YOUR PROPERTY

STAYING SAFE

Do not wade through floodwaters, which can contain dangerous debris like broken glass, metal, dead animals, sewage, gasoline, oil, and downed power lines.

Do not enter a building until it has been inspected for damage to the electrical system, gas lines, septic systems, and water lines or wells.

Do not use electrical equipment if it is wet or if you are standing in water.

STAYING HEALTHY

Throw out any food including canned items that were not maintained at a proper temperature or have been exposed to floodwaters. Do not eat food from a flooded garden. *When in doubt, throw it out.*

Avoid drinking tap water until you know it is safe. If uncertain, boil or purify it first.

Clean and disinfect everything that got wet. Mud left from floodwater can contain sewage, bacteria, and chemicals.

FILING A CLAIM

Filing a claim is fast and easy. When a storm strikes, our **First Choice Repair Network®** (FCRN) with over 100 vetted, licensed, and insured contractors are available for emergency repairs.

- Phone: 877.333.9992
- Online: [SecurityFirstFlorida.com/Claims-Center](https://www.SecurityFirstFlorida.com/Claims-Center)
- Mobile App: Security First Mobile

Security First  **Insurance**SM

Storm After Storm, Year After Year[®]



HURRICANE CHECKLIST

This checklist is meant to get you started in your hurricane preparations. Always keep in mind your family's unique needs.



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TOOLS + SUPPLIES

- Multi-purpose tool and/or pocket knife
- Portable grill/stove with extra fuel
- Battery-powered radio and NOAA weather radio
- Cell phone, phone charger, and external battery backup
- Specialty items for infants, elderly, or handicapped
- Flashlight and/or battery-powered lantern
- Batteries in different sizes
- Matches (in a waterproof bag)
- Toys, books, games
- Fire Extinguisher
- Extra Cash
- Bedding

FOOD + WATER

Enough for up to 7 days

- Cooler and ice
- Manual can opener
- Non-perishable food
- One gallon of water per person, per day
- Disposable paper cups, plates, and flatware

FIRST AID + PERSONAL HYGIENE

- Toiletries & personal hygiene items
- Medications – 7 day supply
- Disinfectant / Sanitizer
- First Aid Kit
- Face mask
- Gloves
- Change of clothes
- Waterproof boots

EVACUATION PLAN

- List of local emergency phone numbers
- Area map including shelter locations and emergency evacuation routes

HOME + CAR PREP

- Board up windows and doors
- Move furniture away from windows
- Move loose outdoor items inside
- Trim trees and shrubs
- Clean gutters
- Turn off irrigation system
- Turn refrigerator and freezer to coldest settings
- Fill up your vehicle's gas tank
- Get a supply of extra gas
- Fill bathtubs with non-drinking water

IMPORTANT DOCUMENTS

Be sure to store these items in a waterproof container.

- Photo ID (driver's license, passport)
- Personal records (birth and marriage certificates, social security card, etc.)
- Property records (insurance policies, deeds, lease)
- Medical records
- Financial information (bank account, credit card information, stocks, bonds, and other negotiable contracts)
- Wills, deeds, and copies of recent tax return

DOCUMENTATION

- Take exterior videos/photos of all sides of your home
- Take at least two (2) overview photos of each room, personal property, including high-value items, and the contents of the refrigerator and freezer

CONTACTS

Family member: _____

Phone: _____

Email: _____

Other contact: _____

Phone: _____

Email: _____

Physician: _____

Phone: _____

Email: _____

Power company: _____

Phone: _____

Account number: _____

SECURITY FIRST INSURANCE

Phone: 877.333.9992

Website: SecurityFirstFlorida.com

Policy number: _____

ADDITIONAL RESOURCES

FEMA helpline: 1.800.621.FEMA

Online: Ready.Gov/Prepare

Red Cross helpline: 1.800.733.2727

National Flood Insurance Program®:
<https://www.floodsmart.gov/>

First Choice Repair Network:

FirstChoice@SecurityFirstFlorida.com

Here for Floridians

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