



# Security First Insurance<sup>SM</sup>

Insuring Florida Homes

## Hurricane Preparedness Guide

Proper and early preparation is critical to protecting your home, family, and pets. Please use this guide to create a plan and make sure that every family member knows what to do before and after a hurricane.

### Review Your Policy

Not having enough coverage can be just as traumatic as experiencing damage to your home and personal belongings. Take a few minutes to review your policy and make sure you have enough coverage.

**1. Choose the right hurricane deductible.** Always make sure you have the funds set aside to cover the deductible you have chosen on your policy. If your home is damaged and you are unable to pay the deductible, it will prolong the recovery process. Companies offer different deductible options. It's important that you carefully consider the right option for you.

**2. Review your personal property coverage.** Throughout the years as you've purchased or sold items, have you updated the personal property coverage (Coverage C) on your policy? It's important that the amount selected for this coverage is enough to repair or replace damaged items.

Another important coverage is *Personal Property Replacement Cost*. If your items are damaged, they will be valued brand new when replacement cost value is applied. Without this coverage, personal property is covered at its depreciated ("actual cash") value. Security First Insurance includes replacement cost coverage in its policies. If you are not insured by Security First Insurance, check your coverage.

**3. Make sure your home has the right coverage to replace/repair your home.** This is shown as Coverage A on your homeowner's policy. Will the amount on your policy cover the cost to completely rebuild your home? Please keep in mind that this is not the same amount as the value of your home in the real estate market.

**4. Consider flood insurance.** Your base policy does not include flood insurance. Even if you don't live in a Special Flood Hazard Area, we encourage you to purchase Flood insurance. Tropical Storm Fay left many homes devastated by floods throughout the state of Florida.

### Ask About Your Insurance Company's Financial Stability

To us, it's not about how fast we can grow: it's about managing growth to ensure our ability to pay our customers' claims. Security First Insurance is one of a handful of companies doing business in Florida that has the financial stability to withstand multiple hurricanes. When storms make landfall in Florida, we'll be there to take care of our policyholders, pay future claims, and continue to grow our business. This is the promise we make to our customers every single day. **Call your insurance company and ask them about their promise.** Do they have the financial strength to withstand another 2004 hurricane season with four storms?

### Protect Your Home And Your Family Before the storm

5. Monitor the NOAA weather radio for important info.
6. Turn your refrigerator and freezer to the coldest setting so that food will last longer if you lose power.
7. Make sure you have a flashlight close by.
8. If you don't already have shutters for your windows and doors, purchase them. This could save you a lot of money and aggravation. If you don't have the funds to purchase shutters, make sure you properly board your windows with plywood.
9. Does your roof need to be repaired? A single loose or damaged shingle can cause severe wind damage to your home. You may want to contact a licensed and insured roofer to come and provide you with an inspection.
10. Bring all loose items inside. If you have anything that is not permanently affixed to your foundation/home, take it inside.
11. Keep trees and shrubbery trimmed.
12. Make sure your gutters are clean to prevent flooding.
13. Deadbolt your doors. The throw on a deadbolt is much longer than a standard door knob and requires more pressure to open.

14. Know your evacuation plan. Contact your local emergency management office for information about the safest evacuation routes and locations of shelters.
15. Keep a fire extinguisher readily available.
16. Check smoke and carbon monoxide detectors to verify they are functioning properly.

### After the storm

17. Continue to listen to the NOAA weather radio for important information.
18. Stay inside and do not drive. There may be damaged roadways, extended rainfall, and tornados.
19. Look outside for downed or dangling power lines to report to your power company.
20. Inspect your home for damage. If your home is damaged, report a claim with your insurance company immediately. Take photos of the damage and keep all receipts if you make temporary repairs.
21. Watch for loose animals in your community.
22. Avoid tap water until you are sure it is safe.
23. Use the phone for emergency calls only.
24. Open cabinets carefully. Items can fall off shelves.
25. Throw away spoiled food. If you are unsure, throw it away.

## Taking Care of Your Pet

Make sure your hurricane disaster plan includes the family pet. In the event of a catastrophe, they are unlikely to survive on their own. Please take a moment to read these helpful tips on creating a disaster plan for your pet to ensure every family member is protected.

### Have a Disaster Plan

- Plan in advance where you will go and how to get there.
- Map out your primary route and a backup route in case roads are blocked or impassable.
- Specialized pet shelters, animal control shelters, veterinary clinics, and friends and relatives living in areas located out of harm's way are ALL potential refuges for your pet during a disaster. Many emergency shelters do not accept household pets for public health reasons, so it is important to do the research and identify pet-friendly shelters in advance. Your county's Emergency Management Web page will provide you with a list of shelters, and in most cases it will identify those shelters that accept pets.
- Talk to your vet, the humane society or the local emergency management agency for information regarding community evacuation plans that include pets.
- Animals brought to a pet shelter are required to have: proper identification collar and rabies tag, proper

identification on all belongings, a carrier or cage, a leash, an ample supply of food, water and food bowls, any necessary medications, specific care instructions and news papers or trash bags for clean-up.

- Make advance arrangements to have a friend or neighbor pick up your pet in the event you are not at home when a disaster strikes. Be sure to plan where you will meet or how you will reach each other.

### Make a Grab-Bag Disaster Kit for Your Pet

- Medication and medical records (including proof of rabies vaccination) in a waterproof container. Pet shelters may require proof of vaccines.
- Pet first aid kit, leashes, harnesses, crates and carriers for transporting pets. Carriers should be large enough for the animal to stand and turn around.
- A muzzle, if your pet requires one.
- Food and water for at least three days and a manual can opener.
- Cat litter and litter box.
- Recent photo of you and your pet in case you are separated.
- Name and phone number of your veterinarian.
- If you have pet insurance, pack the insurance company contact information and policy number.

### If You Must Evacuate, Take Your Pet

- Be prepared to leave early. Do not wait for an official evacuation as you might be ordered to leave your pet.
- Keep your pet on a leash or in a carrier at all times. Birds should be transported in a secure travel cage or carrier.
- Make sure your pet is wearing up-to-date identification. Include the phone number of a friend or relative outside your area in case your pet gets lost and you cannot be reached. Also, mark the crate or carrier with similar info.

### After the Disaster

- Once you return to your home, do not allow your pets to roam loose right away. While you assess the damage, keep dogs on a leash and other animals in their carriers.
- Familiar landmarks and smells might be gone, and your pet may become disoriented. Pets can easily get lost in such situations, so give them some time to get used to their surroundings.
- After a disaster, animals can become aggressive or defensive - monitor their behavior.



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**Interactive Checklist**  
**Hurricane Facts**  
**Evacuation Routes**  
**Shelter Locations**