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Hurricane season reminder.



While these forecasts come well before the official hurricane season from June 1 to November 30, their projections will improve as summer approaches.

Hurricanes bring many hazards to U.S. coastlines and inland areas, including storm surge along the coast, inland flooding due to rainfall, tornadoes, strong winds, rip currents, and large waves. Determine the hazards that could occur based on your surrounding area and start preparing for how to handle them. Hurricanes are not just a coastal problem. Their impacts can be felt hundreds of miles inland, and significant impacts can occur without it being a major hurricane.

Hurricane season is from June 1 to November 30. Planning and preparing can play a big difference in safety and recovery of a hurricane. Recovering quickly from such an event requires preparedness, advanced planning, knowing what to do in the event of a hurricane, as well as reporting and rebounding from any loss suffered.

This year, we encourage all of our clients' employees to take the time to prepare their families and homes for hurricanes and related impacts, as well as remain informed of their Hurricane Response Policy.

Hurricanes are one of nature's most powerful and destructive natural disasters that we face. It only takes one to change your life. It's not just major hurricanes that we need to worry about. Hurricanes such as Sandy and Isaac remind us that significant impacts can occur without it being a major hurricane at landfall.

As the season begins, now is the time to prepare. Here is what you can do to get ready:

Know Your Risk: To search for general information about risks in your area, visit www.ready.gov and search for your state. Hurricanes are not just a coastal problem. High winds, heavy rainfall, tornadoes, and flooding can be felt hundreds of miles inland, potentially causing loss of life and catastrophic damage to property. Check out NOAA's historical hurricane tracks tool to check the severity and frequency of past hurricanes in your area.



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Get Prepared: As the storm approaches, it is often too late to get ready. Before hurricane season, make sure you:

- **Know your zone.** Evacuations are more common than people realize. Make yourself familiar with your community's evacuation zones, so you'll know exactly where to go. *Remember:* if a hurricane threatens your community and local officials say it's time to evacuate, don't hesitate—go early.
- **Complete a family communication plan.** Plan how you will assemble your family and loved ones, and anticipate where you will go for different situations. Get together with your family and agree on the ways to contact one another in an emergency, identify meeting locations, and make a family emergency communication plan.
- **Download the FEMA app.** The FEMA app includes disaster resources, weather alerts, safety tips, and a new feature that will enable users to receive push notifications to their devices to prepare their homes and families for disasters. The app also provides a customizable checklist of emergency supplies, maps of open shelters and recovery centers, tips on how to survive disasters, and weather alerts from the National Weather Service.
- **Assemble your disaster supplies.** You are going to need supplies not only to get through the storm, but for potentially lengthy and unpleasant aftermath.

- **Check your personal insurance coverage.** Many states have increased deductibles for hurricanes and not all hurricane-related losses are covered under traditional policies. Most homeowner's insurance policies do not cover damage or losses from flooding. Review your policy, ensure you're adequately covered and understand exclusions, and contact your agent for any changes. If you're not insured against flood, talk to your agent or visit www.floodsmart.gov. Renter's insurance policies are also available and should be considered as a way of protecting your belongings.

Stay Informed: Know where to go for trusted sources of information during a hurricane event. Sign up for alerts from your local emergency management office so notifications, including evacuation orders, go directly to your phone and email. Monitor local news for hurricane watches and warnings in your area and follow directions of local officials. Make sure you have a battery-operated or hand-crank radio available should the power go out.

If you have any questions about your organization's emergency policies, contact: