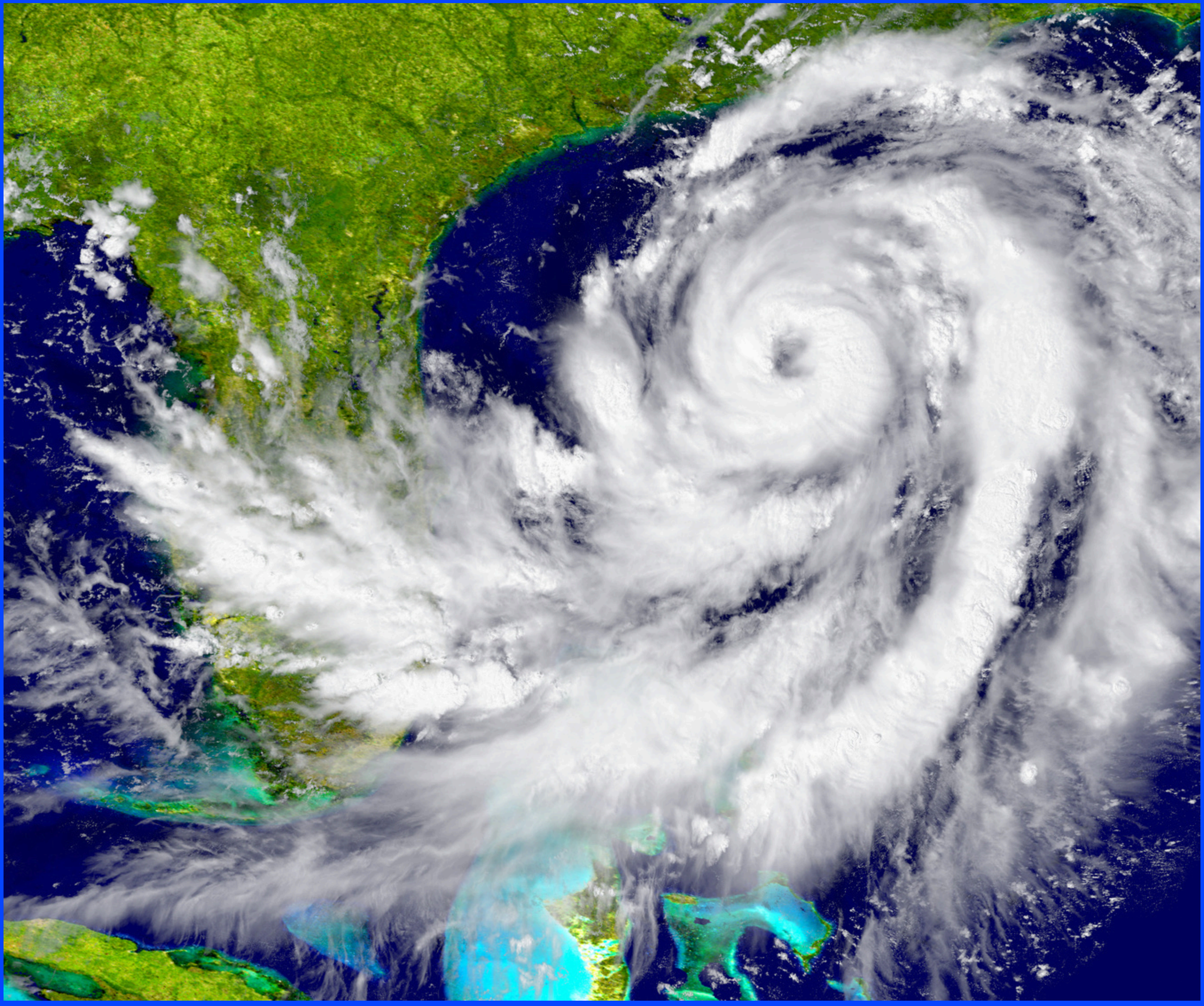
Preparing for Hurricane Season

HURRICANE HANDBOOK



Tanya Johnson
Independent Broker
Agency Owner
855-482-6925
www.tanyainsures.com

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Meet Tanya Johnson

I have always been passionate about helping others, and I firmly believe insurance has allowed me to not only help people protect what matters most, it has also allowed me to properly educate my clients on how to navigate insurance to allow them to make informed decisions.

Through this education, they are able to gain an understanding of what they are purchasing as well as the peace of mind that they've made the right decision for their family.

I'm excited to now share my knowledge and expertise on preparing for hurricane season. Once the hurricane preparation is complete, let's talk about your insurance needs, reach out to my office today!

-Tanya Johnson

Tanya has over 25 years experience in the insurance industry.
She holds her bachelor's degree from the University of South Florida, her MBA in Management from Saint Leo University, the Chartered Property & Casualty Underwriter (CPCU) designation, the Commercial Lines Coverage Specialist (CLCS) designation, the 2-20 Florida General Lines and Florida Life/Annuities 2-14 licenses, as well as non-resident licenses for Georgia and Indiana

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Understanding Hurricanes

Hurricane Overview?

A hurricane is a powerful tropical storm that forms over warm ocean waters. These storms are categorized based on their sustained wind speeds using the Saffir-Simpson Hurricane Wind Scale, which ranges from Category 1 (74-95 mph winds) to Category 5 (157 mph or higher winds).

For coastal communities, hurricanes are a common occurrence during the Atlantic hurricane season, which runs from June 1 to November 30. They can cause a range of damage to homes and communities, including:

1. Wind damage: Hurricanes can cause high-speed winds that can uproot trees, tear off roofs, and shatter windows.
2. Storm surge: When a hurricane makes landfall, it can push a wall of seawater onto the coast, causing extensive flooding.
3. Heavy rain and flooding: Hurricanes can bring heavy rainfall, which can lead to flash flooding and damage to homes and buildings.
4. Tornadoes: Hurricanes can spawn tornadoes, which can cause additional damage to homes and communities.
5. Power outages: Strong winds and heavy rain can knock down power lines and leave communities without electricity for days or even weeks.

Preparing for hurricane season and understanding the potential damage that hurricanes can cause is crucial for homeowners in coastal markets.

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Preparing Your Home

- **Check your current coverage:** Now would be a good time to confirm your coverage has not lapsed and to confirm your coverage meets your current needs especially if you've done any add-ons or additions to your home
- **Install storm shutters:** This is one of the most effective ways to protect your home's windows and doors from hurricane-force winds. Storm shutters are specially designed to withstand high winds and flying debris, and they can be made from a variety of materials, including metal, polycarbonate, and fabric.
- **Trim trees:** Trees and branches can become dangerous projectiles during a hurricane, so it's important to trim back any trees or branches that are close to your home. This can help reduce the risk of damage to your home and your neighbor's homes.
- **Secure outdoor furniture:** Patio furniture, grills, and other outdoor items can become dangerous projectiles during a hurricane. Make sure to secure these items or move them indoors before the storm arrives.

- **Reinforce doors and windows:** If you don't have storm shutters, another option is to reinforce your home's doors and windows with impact-resistant glass or film. This can help prevent the glass from shattering during a storm and reduce the risk of flying debris entering your home.
- **Check your roof:** Your roof is one of the most vulnerable areas of your home during a hurricane. Make sure to have your roof inspected regularly and make any necessary repairs before hurricane season
- **Secure garage doors:** Garage doors can be the weakest point of a home during a hurricane. Make sure your garage door is reinforced with braces or replaced with a hurricane-resistant model.
- **Have an evacuation plan:** If you live in a high-risk area, it's important to have an evacuation plan in place. Make sure you know the evacuation routes and have a plan for where you will go if you need to leave your home.

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Storm Checklist

HURRICANE PREPARATION	
CREATE EMAIL FOR YOUR HOME TO SEND ALL PHOTOS/DOCUMENTS/RECEIPTS	
REVIEW AND UPDATE HOMEOWNERS, FLOOD AND AUTO POLICIES	
TAKE PRE STORM PHOTOS OF HOME/VALUABLES/INSIDE ALL CLOSETS/CABINETS	
CREATE A HOME INVENTORY WITH SERIAL NUMBERS AND RECEIPTS	
PREPARE AN EMERGENCY CONTACT LIST (FAMILY, INSURANCE AGENT, UTILITIES...)	
TRIM TREES AND REMOVE LOOSE DEBRIS FROM YOUR YARD	
CHECK FOR ROOF VULNERABILITIES/REINFORCE WHERE NEEDED	
IDENTIFY EVACUATION ZONES AND SHELTER OPTIONS	
ENSURE YOUR HOME HAS PROPER DRAINAGE OR PROTECTION	
CLAIMS PROCESS	
DOCUMENT DAMAGE WITH PHOTOS AND VIDEO IMMEDIATELY	
PREVENT FURTHER DAMAGE (TARP ROOF, ETC...)	
DO NOT DISCARD DAMAGED ITEMS UNTIL DOCUMENTED	
CONTACT YOUR INSURANCE AGENT/BROKER FIRST BEFORE FILING A CLAIM	
REVIEW YOUR POLICY COVERAGE & DEDUCTIBLES BEFORE FILING A CLAIM	
KEEP RECEIPTS FOR TEMPORARY REPAIRS OR RELOCATION	
RECORD YOUR CLAIM NUMBER AND ADJUSTER CONTACT	
FOLLOW UP REGULARLY AND STAY ORGANIZED	

Stocking up on Essential Supplies

- Cash and important documents (such as insurance policies, IDs, and passports) stored in a waterproof container or bag
- First aid kit, including any necessary medications and medical supplies
- Baby food and formula, pet food, and other necessary supplies for infants and pets
- Blankets and pillows for comfort in case of power outage or evacuation
- Fire extinguisher
- Basic tools such as pliers, wrenches, and screwdrivers for minor repairs
- Duct tape and plastic sheeting for temporary repairs
- Battery-powered radio and extra batteries
- Solar-powered or hand-cranked phone charger
- Whistle or other loud noise-making device to signal for help
- Personal hygiene items such as toilet paper, wet wipes, and hand sanitizer
- Mosquito repellent and mosquito netting
- Waterproof matches or lighter for starting a fire
- Emergency whistle and flares for signaling for help if stranded in water or on land.

Insurance is your safety net in times of uncertainty, providing you with the peace of mind knowing that you are financially protected against unexpected events.

Essentials items and quantities

Insurance Documents & Numbers	Please keep copies of all your insurance policies and number for the insurance carriers and agency on hand
Non-perishable food	Minimum 3-day supply
Battery-powered or hand-crank radio	1
Flashlights	2-3
Batteries	Extra sets for all devices
First-aid kit	1
Personal hygiene items	As needed
Prescription medications	At least 1 week's supply
Cash	In case of power outages or limited access to ATMs
Other Important documents	In waterproof container or sealable plastic bag
Manual can opener	1
Matches or lighter	In waterproof container
Multi-purpose tools	1
Whistle	To signal for help
Maps	Of the local area and evacuation routes
Extra clothing	As needed
Blankets or sleeping bags	1 per person
Fire extinguisher	1
Plastic sheeting and duct tape	To seal windows and doors
Sandbags	To protect against flooding
Rope or cord	To secure items or make emergency repairs
Portable phone charger	To keep devices charged
Water	1 gallon per person per day (minimum 3-day supply)

Evacuation Planning

- **Know your evacuation zone:** In Florida, evacuation zones are designated based on the risk of storm surge from a hurricane. You can find out which evacuation zone you're in by visiting your county's emergency management website.
- **Identify evacuation routes:** You should know the various evacuation routes available in your area, including the primary and alternate routes. You can find this information on your county's emergency management website or by contacting your local emergency management office.
- **Plan for transportation:** If you do not have access to a personal vehicle, you should plan for transportation in advance. This could mean arranging for a ride with friends or family, using public transportation, or contacting your local emergency management office for assistance.
- **Plan for lodging:** If you need to evacuate, you may need to find a place to stay until it's safe to return home. This could mean staying with friends or family, booking a hotel room, or using a shelter provided by your local emergency management office.
- **Prepare your home:** Before you leave your home, make sure to secure any loose items that could become hazards in high winds. This includes outdoor furniture, grills, and trash cans. You should also turn off utilities, such as gas, electricity, and water, before leaving.
- **Communicate with family and friends:** Make sure to share your evacuation plan with family and friends, and keep them updated on your whereabouts and plans. You should also have a designated meeting place in case you get separated.
- **Have important documents and supplies ready:** Make sure to bring important documents, such as identification, insurance policies, and medical records, with you. You should also pack a supply kit with enough food, water, and other essential supplies for at least three days.

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Strategies for Protecting Valuables

- **Use waterproof safes:** Invest in a high-quality, waterproof safe to store your valuable items like important documents, jewelry, cash, and other valuable items. Make sure to keep the safe in a secure place, such as a closet, that is not easily accessible to others.
- **Use waterproof storage containers:** Consider using waterproof storage containers to protect your valuable items that are not stored in the safe. These containers can help protect your items from water damage.
- **Store items at a higher level:** Store valuable items at a higher level in your home, such as on a higher floor or on elevated surfaces. This can help protect them from flood damage.
- **Take pictures of valuable items:** Take pictures of your valuable items and store them in a waterproof container or in a cloud-based storage system. This can help you prove ownership and value of the items for insurance purposes in case of any damage or loss.

- **Consider additional insurance coverage:** Consider adding additional insurance coverage to your homeowners or renters insurance policy to protect your valuable items. Make sure to review your policy regularly and update it as necessary to ensure that all of your valuable items are adequately covered.
- By taking these strategies, homeowners can protect their valuable items during a hurricane and minimize the potential financial impact of any damage or loss.

Staying Informed During the Storm

- **Download weather apps:** Download weather apps such as NOAA Weather Radar and AccuWeather, which provide real-time updates on weather conditions and alerts.
- **Follow local news:** Stay tuned to local news channels for updates on hurricane forecasts, evacuation orders, and emergency response efforts.

- **Follow emergency management agencies on social media:** Follow local emergency management agencies on social media for up-to-date information on hurricane preparedness and response efforts.
- **Sign up for emergency alerts:** Sign up for emergency alerts through county or city government websites, which provide updates on severe weather events and evacuation orders.
- **Have a battery-powered radio:** Have a battery-powered or hand-cranked radio to stay informed in case of power outages.
- **Prepare an emergency kit:** Prepare an emergency kit with essential items such as food, water, and first aid supplies, in case they need to shelter in place during a hurricane.
- **Have a backup plan:** Have a backup plan in case they need to evacuate quickly, such as identifying multiple evacuation routes and arranging transportation and lodging in advance.

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Recovery Strategies Following a Hurricane

- **Contact your insurance company as soon as possible.** It is important to file a claim as soon as you can to begin the process of getting your home and belongings repaired or replaced. Make sure to have a clear understanding of your insurance coverage, including deductibles and limitations.
- **Document the damage.** Take pictures and videos of the damage to your property and belongings before cleaning up or making any repairs. This documentation will help support your insurance claim and ensure that you receive the appropriate compensation. Be sure to send those documents to the designated email address you created.
- **Get multiple estimates.** Before hiring a contractor for repairs, get multiple estimates to ensure that you are getting a fair price. Make sure to choose a reputable and licensed contractor.
- **Be patient.** Recovering after a hurricane takes time, and it may take several months or even years to fully recover. Be patient and stay in touch with your insurance company and contractors to ensure that the repairs are progressing as planned.
- **Seek financial assistance.** There may be financial assistance available from government agencies or non-profit organizations to help with hurricane recovery. Do some research to see what options are available to you.
- **Take steps to prevent future damage.** Once your home has been repaired, take steps to prevent future damage from hurricanes. This may include reinforcing your home's structure, installing storm shutters or impact-resistant windows, and regularly maintaining trees and landscaping.

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Next Steps

Thank you for taking the time to learn how to prepare your home and families for hurricane season. By following the tips and strategies outlined in this guide, you and your family can be better prepared for the potential dangers of a hurricane. Remember, the key to hurricane preparedness is to plan ahead, stay informed, and take action when necessary. Don't wait until it's too late to start preparing. Begin now to ensure the safety and security of your home and loved ones.

Call my office today to ensure you are adequately insured not only for the hurricane season, also year-round across all policies. We provide free consultations by reviewing your current insurance policies and offering suggestions on how to properly protect your family. The below checklist can better prepare you for that conversation. You can call, email, complete an online form, or schedule your meeting online.

INSURANCE ANNUAL REVIEW	
HAVE YOU MADE ANY UPGRADES OR RENOVATIONS TO YOUR HOME	
HAVE YOU ACQUIRED NEW VALUABLES	
DO YOU QUALIFY FOR NEW DISCOUNTS (ALARM/WATER SENSOR/ROOF UPDATES)	
ANY CHANGES TO HOUSEHOLD DRIVERS	
DO YOU DRIVE LESS FREQUENTLY OR WORK FROM HOME	
DO YOUR BENEFICIARY DESIGNATIONS REQUIRE UPDATING	
DO YOU HAVE ASSETS THAT EXCEED YOUR CURRENT LIABILITY LIMITS	
HAVE YOU ADDED RENTAL PROPERTIES, BUSINESSES, OR TEEN DRIVERS	
HAVE YOU EXPERIENCED MAJOR LIFE CHANGES (MARRIAGE, DIVORCE, BIRTH)	

Appendix

2026 Hurricane Name List and NOAA Resources:
https://www.nhc.noaa.gov/aboutnames.shtml

ARTHUR	BERTHA	CRISTOBAL	DOLLY	EDUARDO	FAY
GONZALO	HANNA	ISAIAS	JOSEPHINE	KYLE	LEAH
MARCO	NANA	OMAR	PAULETTE	RENE	SALLY
TEDDY	VICKY	WILFRED			

Additional Resources

FEMA DISASTER RESOURCES:
https://www.fema.gov/disaster/4673/designated-areas

FLORIDA DISASTER RESOURCES BY COUNTY:
https://www.floridadisaster.org/info/

THE NATIONAL FLOOD INSURANCE PROGRAM:
https://www.floodsmart.gov/

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Are you ready for Florida's next hurricane season? This comprehensive guide will help prepare your home and family for the worst-case scenario, with practical tips and checklists for evacuation planning, protecting property, and staying informed. You'll learn how to stock up on essential supplies, secure your home, and safeguard your valuables. And if the worst happens, you'll be ready to recover quickly and efficiently with expert advice on working with insurance companies and contractors. Don't wait until it's too late; download this book today and take the first step towards hurricane preparedness.

Tanya Johnson is an insurance broker who is passionate about helping her clients. She writes insurance in Florida, Georgia, and Indiana, representing options for carriers across all lines of business. Our agency can write insurance for single family homes, townhomes, condos, manufactured/mobile homes, dwellings and investment properties, builder's risk, renters, autos and classic cars, motorcycles, RVs/ATVs/trailers, boats and marine, golf carts, personal umbrella liability, personal articles/jewelry policies, life (term and whole), vision, dental, health, flood, commercial general liability and professional liability, businessowners policies, and inland marine. We can also h help you secure a home warranty, cellular phone device protection, and home based business insurance.

CONTACT US!

RELIABLE INSURANCE THE JOHNSON AGENCY
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TJOHNSON@MYRELIABLEAGENT.COM
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