



Hurricane Season: Tips for Before, During, and After an Event

Hurricane season marks the time of year when a high number of hurricanes form. In the Atlantic, Caribbean, and Gulf of Mexico, the season begins June 1, and the Pacific season begins May 15 with both ending November 30. To make sure you're prepared, here are some helpful tips for you and your business.

BEFORE A HURRICANE STRIKES

- Seal up any gaps in doors, windows and pipes. Check for gaps in areas where pipes and wires enter the building.
- Add a protective layer such as shutters over windows and hurricane proof doors.
- Secure shingles and soffits. Replace any shingles that are worn or missing and seal any broken pieces.
- Secure outside objects. Make sure to bring in any outdoor furniture, garbage cans, flowerpots and anything else that can potentially fly around.
- Keep important documents in a safe place.
- Make sure you have all your insurance information handy, including policy number and [claims reporting information](#).
- Take pictures or video of all areas of your home and business, including documents, property, and valuables.
- Prepare a hurricane kit with plenty of fuel, water, nonperishable foods, flashlights, batteries, a battery-powered radio, and a first-aid kit.
- Have a family communication plan in place. Let your family know where you are and where you plan on staying.
- Become familiar with your evacuation zone, evacuation route, and shelter locations.
- If COVID-19 is still a threat, have face masks, gloves, hand sanitizer, and soap on hand in case you must evacuate to a shelter.
- Review your insurance policies to make sure you are properly covered should a loss occur. Note: This must be done before a storm is named.

DURING A HURRICANE

- Staying safe is your first priority.
- Always stay indoors. Avoid low-lying and flood-prone areas.
- If you become trapped in a building by flooding, go to the highest level.
- Listen for current emergency information and instructions.
- Leave when an evacuation is ordered.
- Turn off utilities, propane tanks, and generators when necessary.
- Don't use a charcoal or gas grill to cook indoors.
- Use LED lights instead of candles if the power goes out to avoid the danger of fire.

AFTER A HURRICANE

- Listen to authorities for information and special instructions.
- Do not touch electrical equipment.
- Avoid wading in flooding water.
- Know your agent's contact information.
- Request a field adjuster to come out before reporting a claim.
- Report your claim as soon as possible.
- Document all property damage with photographs or video.
- Keep any receipts from purchases or services used post loss. Your claims representative may request these for reimbursement purposes.

CLAIMS CONTACT/INFORMATION

- 877.264.2519
- claims@ioausa.com
- ioausa.com/emergency-response-center

