

HURRICANE PREPAREDNESS HOMEOWNERS EDITION

01 REVIEW YOUR POLICY



Take a few minutes to review your policy to make sure you have enough coverage. Speak with your agent about hurricane deductibles and any other questions you might have.



TAKE INVENTORY OF POSSESSIONS

02

Having a complete record of property expedites the claims process and helps ensure that you are reimbursed for your belongings. This can easily be done with a smartphone or video camera.

03 VERIFY YOUR ALE/LOSS OF USE COVERAGE

Additional Living Expense insurance reimburses homeowners for additional living expenses stemming from temporary relocation after a covered loss.



FILE A CLAIM IMMEDIATELY

04

Your insurance carrier has a 24/7 claims hotline that's dedicated to assisting customers impacted by a large, catastrophic event. Call immediately after the storm passes and submit a claim for damages. Take pictures of all damages before clean up.

05 CALL BLACK DIAMOND HOUSING

If your home has suffered damages that have made your home uninhabitable, contact us right away, and we will relocate your family. Also, please submit all receipts related to the storm for reimbursements.



HURRICANE PREPAREDNESS CHECKLIST

Hurricanes are intense storms that cause life and property-threatening hazards such as flooding, storm surge, high winds, and tornadoes. Preparation is the best protection against the dangers of a hurricane.

- Listen to a NOAA Weather Radio for critical information from the National Weather Service (NWS)
- Check your disaster supplies and replace or restock as needed.
- Bring in anything that can be picked up by the wind (bicycles, lawn furniture).
- Close windows, doors, and hurricane shutters. If you do not have hurricane shutters, close and board up all windows and doors with plywood.
- Turn the refrigerator and freezer to the coldest setting and keep them closed as much as possible so that food will last longer if the power goes out.
- Turn off propane tanks and unplug small appliances.
- Fill your car's gas tank.
- Talk with members of your household and create an evacuation plan. Planning and practicing your evacuation plan minimizes confusion and fear during the event.
- Learn about your community's hurricane response plan. Plan routes to local shelters, register family members with special medical needs as required, and make plans for your pets to be cared for.
- Evacuate if advised by authorities. Be careful to avoid flooded roads and washed-out bridges.

