

A Hurricane Preparedness Checklist

Are you ready to weather a major storm? Do you have enough food and water? What if you lose electricity and phone service? Following are some important precautionary steps that you can take to prepare for significant storms.

Prevent Wind Damage

- Install impact-resistant storm shutters on all windows, doors, and skylights. Storm shutters can be custom-designed to fit your home. Plywood can be used as last-minute protection; however, be sure it is strongly secured.
- Double-wide garage doors are susceptible to high winds. There are retrofit kits available for garage doors to strengthen them. In an emergency, back up your car against the inside of your garage door to prevent it from “twisting” due to the high winds.

Prevent Damage to Windows and Doors

- Bring outside patio and lawn furniture, potted plants, and outdoor bicycles and toys indoors.
- Help your neighbors bring in their backyard items as well, so that these items do not become flying objects that impact your home.
- Be sure all awnings are closed and secured. Tie down any other loose items that may become projectiles in high winds.

Protect Interior Furnishings, Personal Belongings, and Important Documents

- Furniture and household fixtures should be moved away from exterior door and window openings. If possible, elevate these items and cover them with plastic.

- Household appliances, including personal computers, should be unplugged and stored away in cabinets or interior closets.
 - Maintain a current inventory of jewelry and collectibles and store these items in a secure location (such as an inland bank safety deposit box). If off-site storage is not possible, place these items in a waterproof container and store in an interior closet.
 - Personal documents are some of your most valuable possessions — and the most difficult to replace. Protect the following documents in a bank safe deposit box or other off-site storage, or, if that is not possible, in waterproof containers:
 - **Legal papers.** Deeds, titles to vehicles and boats, divorce records and adoption papers, passports, military records, living wills, powers of attorney, and child custody papers.
 - **Financial documents.** Stock and bond certificates, numbers of brokerage and bank accounts and credit cards, a backup computer disk or other type of removable storage device if you use financial management software, and the first two pages of your latest income tax forms.
 - **Personal items.** Birth certificates, naturalization papers, marriage licenses, children’s immunization records, pet vaccination records, photo negatives, or computer disks of photographs that would be impossible to replace.
 - **Insurance.** A copy of your policies (including for vehicles and boats, health and life), telephone numbers of your agents, appraisals, home-improvement records, a written description of your home’s contents, and videotapes or photographs of your possessions.
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Protect Fine Art and Collections

- Make a list of all works in your collection. Include notes about any existing damage, as well as the condition of the frames and bases.
- Be sure that all wall-hanging devices are secure. Remember that wet plaster lacks structural integrity, so artwork hung on plaster walls could fall. Make sure that art hung on the outside walls of your home is spaced from the wall. Spacers can be purchased from a local hardware store or created by taping or screwing pieces of wood to the back of the frame. If possible, drape or wrap non-sticky art with plastic to prevent water damage. Works framed in glass may be taped, but plexiglass should not be taped.
- If works are taken off the wall, place them in an interior room. Elevate the items at least three inches off the floor using blocks of wood. If the surface of the work is not tacky, wrap it in plastic sheeting. Separate stacked works with cardboard larger than the size of the frame.
- Outdoor sculptures should be brought inside or secured outside. Sculptures left outdoors can be wrapped in burlap or blankets tied with tape to protect them from flying objects and sand.

Prepare an Emergency Supply Kit

Assemble and maintain an emergency supply kit throughout the hurricane season.

Items should be stored in a watertight container.

- **Water.** Minimum one gallon per day, per person, for a one-week supply. Two quarts are for drinking, and two quarts are for food preparation and/or sanitation.
- **Food.** A one-week supply of nonperishable food. Store a nonelectric can opener, cooking tools, camping stove, paper plates, and plastic utensils. Also remember special dietary needs for infants, the elderly, or pets.
- **Clothing.** Rain gear and sturdy shoes.

- **First-aid kit.** Painkillers such as aspirin or ibuprofen, an assortment of bandages and gauze pads, antiseptic, latex gloves, first-aid cream, scissors, tweezers, and thermometer. Also include a two-week supply of prescription drugs.
- **Flashlights and batteries**
- **Battery-operated radio**
- **Cash**
- **Bleach and antibacterial soap**
- **Toilet paper and personal hygiene items**
- **Plastic bags and tarps**
- **Matches**
- **Pillows and blankets**

Store your kit in a place known to all family members. Replace and/or refresh items in your kit every six months.

Prepare an “Action Plan” in the Event of an Evacuation

- Become familiar with your community’s disaster preparedness plan.
- Know your evacuation route and have a predetermined destination in mind.
- Select a common meeting place or single point of contact for all family members in case you are separated during the evacuation process.
- All vehicles should be fueled well in advance of evacuation. Gas will likely be hard to come by.
- Make sure your cell phone has a full charge, and bring along the charger.

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If You Are Unable to Evacuate

- Consider installing a gas-powered generator to power your appliances and air-conditioning, and to provide minimal lighting in the event of a power outage. Test and refuel the generator regularly to ensure that it is operational when you need it.
- Identify a “shelter” room in your home. This enclosed area should be on the first floor, in the central part of the house, and have no windows. When the storm gets bad, go there.
- Remain in contact with neighbors who are riding out the storm.

Understand Your Insurance Coverage

Review your homeowners policy with your agent so that you understand the amount you will receive in the event of a covered loss — and if it will be adequate to rebuild your home. Also know your deductible amount and any special provisions in your policy, such as wind exclusions.

Know your responsibilities, such as installing shutters, making arrangements to have your home secured if you are away, and verifying that emergency generators and sump pumps are functioning.

Include your insurance company toll-free claims number and insurance agent’s phone number in your emergency evacuation kit.

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