



ORCHID

The First Choice.

HURRICANE PREPAREDNESS



PROTECT YOUR PROPERTY*

- Declutter drains and gutters.
- Install check valves in plumbing to prevent backups.
- Review insurance policies to ensure you have flood coverage.
- Cover all of your home's windows. Permanent storm shutters offer the best protection for windows. A second option is to board up windows with 5/8" exterior grade or marine plywood, cut to fit and ready to install.
- Keep important documents in a safe place or create password-protected digital copies.
- If you have NFIP flood insurance, your policy may cover up to \$1000 in loss avoidance measures, like sandbags and water pumps, to protect your insured property. You should keep copies of all receipts and a record of the time spent performing the work. They should be submitted to your insurance adjuster when you file a claim to be reimbursed. Visit www.fema.gov/media-library/assets/documents/137860 to learn more.

ORCHID TIP: Take a video of your house, cars, valuables, electronics, and contents. Record serial numbers, as well as brands and makes. Open cabinets, drawers, closets, and toolboxes. Save the video to a cloud storage service like DropBox, Google Drive or iCloud.

SURVIVE DURING THE STORM*

- If told to evacuate, do so immediately. Do not drive around barricades.
- If sheltering during high winds, go to a FEMA safe room, ICC 500 storm shelter, or a small, interior, windowless room or hallway on the lowest floor that is not subject to flooding.
- If trapped in a building by flooding, go to the highest level of the building. Do not climb into a closed attic. You may become trapped by rising flood water.
- Listen for current emergency information and instructions.
- Use a generator or other gasoline-powered machinery outdoors ONLY and away from windows.
- Do not walk, swim, or drive through flood waters. Turn Around. Don't Drown! Just six inches of fast-moving water can knock you down, and one foot of moving water can sweep your vehicle away.
- Stay off of bridges over fast-moving water.

MAKING AN INSURANCE CLAIM

- Document any property damage with photographs or videos.
- Contact your insurance agent or insurer as soon as you can. Provide a general description of the damage and have your policy number handy if possible. Write down the adjuster's name, phone number and work schedule as soon as you have them.**
- Prepare a list of damaged or lost items for your adjuster.**
- If you need to relocate, keep records and receipts for all additional expenses. Most insurance policies cover emergency living arrangements.**
- After your insurance company has been notified of your claim, they must send you the necessary claim forms within a certain number of days (time period varies by state). Fill out and return the forms as soon as possible. If you do not understand the process, be sure to ask questions and write down the explanation.**

To find your insurance carrier's claim contact information, please visit
<https://orchidinsurance.com/claims/>

*Source: <https://www.ready.gov/hurricanes>

**Source: <https://disastersafety.org/hurricane/after-a-hurricane-safety-tips/>