

Is Your Home Ready for Hurricane Season?

9 Ways to Prepare!



With the [hurricane season](#) in sunny Florida right around the corner, it's time to make sure your home is ready for what may come. So, you won't have to scramble at the last minute, today we're sharing nine affordable ways to prepare your home for a hurricane or major storm.

1. Surge Protection:

Power surges can happen at any time during a storm and can cause damage to your electronics and appliances. [Add a surge protector](#) to your electrical board and utilize power strips that have built-in surge protection. Your air conditioning and heating system may also require special protection.

2. Protect your air conditioner.

It's essential to protect your outdoor air conditioning unit against projectiles and airborne debris that can lodge in your unit, causing damage. But be sure to purchase a manufacturer-approved protective cover because using a do-it-yourself solution such as a garbage bag or tarp could trap moisture inside and void your warranty.

3. Pile up the plywood.

This is an affordable solution to protect windows that don't have shutters from airborne projectiles. So, stock up on it to prepare for the next storm. Make sure that the plywood you purchase complies with [state inspection standards](#). But don't wait – during hurricane season, plywood supplies typically fly off the shelves.

4. Seal doors and windows.

Leaky doors and windows can allow water to seep in, so make sure they are properly sealed. Sealed doors and windows also help with making your home more energy efficient.

5. Do away with debris.

While you can't clear out your entire neighborhood of possible missiles, you should secure or remove anything around your home that could convert into an airborne projectile. That includes toys, lawn furniture, and low-hanging limbs or branches.

6. Clear drains and gutters.

Keep your gutters and downspouts clear of debris so they can prevent water from collecting around your home. In the event there is a severe storm, clean gutters will help prevent instant flooding of your basement or attic.

7. Be ready for the storm.

Depending on the strength of a storm or where it lands, you may be able to ride it out at home. Make sure you have everything you need to stay safe at home. For example, make sure that you have flashlights and spare batteries as well as a fully stocked first aid kit. You should also keep a supply of water and nonperishable food.

8. Have a hurricane evacuation plan.

If there's a mandatory evacuation or if you choose to leave town to avoid the worst of a storm, have a plan in place for your evacuation. Plan your evacuation route and choose your shelter locations for your journey. Make sure you have enough supplies including medication for everyone's needs, including your pets.

9. Review your insurance and update your plan if necessary.

If you have coverage, you should review your existing homeowners' insurance policy to ensure that your most valuable items are covered for loss or damage.

You'll also want to confirm that your policy includes flood insurance because any home in an area that is vulnerable to storms can benefit from coverage. Keep in mind that the policy won't go into effect for 30 days, so it's critical that you purchase your insurance way before a storm is on its way.

Imagine not only getting hit by a hurricane, but having your home destroyed by the storm and not having the right insurance – or enough insurance – to cover the damage. We don't want that to happen to you, so we always keep your best interests at heart.

With everything that goes along with purchasing homeowners' insurance coverage, we will do everything we can to relieve your stress and ensure that you have the coverage you need. Mother Nature is unpredictable – especially here in Florida – so take a moment to contact your insurance agent so they can make sure that you and your home are properly protected!