

TIPS TO PROTECT YOUR HOME FROM HURRICANES

During this year's Atlantic Hurricane Season (June 1-November 30), the Massachusetts Emergency Management Agency (MEMA) urges homeowners to protect their property from strong winds, damaging rains, and flooding that hurricanes or tropical storms can bring to New England.

There are several steps which we can all take to help make our homes more storm resistant. Early planning and preparation can be the key to your safety.

Here are some examples of how to protect your property:

- Learn the particular hurricane risks for your area. Find out if your home is subject to storm surge or inland flooding.
- Make a record of your personal property. Keep an itemized list of your furniture, clothing and valuables to assist adjusters in case of a claim. Back it up with photographs or video.
- Protect your insurance policies and other important documents in a secure place like a safe deposit box or a watertight box.
- Keep trees and shrubbery trimmed. Remove diseased or damaged tree limbs that could be blown down during a storm.
- Clear clogged rain gutters. Hurricanes/tropical storms often bring heavy rain. Providing clear drainage will help prevent misdirected flooding.
- Make sure storage sheds or other outbuildings are securely anchored, either to a permanent foundation or with straps and ground anchors.
- Make temporary plywood covers to protect windows and sliding doors. Drill holes for screws or lag bolts in each cover and around each window. Use a numbering or lettering system that shows which cover goes with which window. Store the mounting screws or lag bolts with the covers in a place where they are readily accessible. Note: Taping of windows does not prevent them from breaking.
- Make a list of outdoor items to bring inside in case of a storm, such as lawn furniture, trash barrels, hanging plants, toys and awnings. A list will help you remember anything that can be broken or picked up by strong winds and used as a missile.
- Learn to safely shut off utilities, as well as where gas pilots and water mains are located.
- Close and lock doors and windows to ensure that they are closed tight to help protect against strong winds and rain.
- Buy Flood Insurance. Unlike damage from hurricane winds, water damage from coastal or inland flooding is not covered by homeowners insurance. Contact your local insurance agent or contact the National Flood Insurance Program (NFIP).