

HURRICANE PREPAREDNESS GUIDE AND CHECKLIST

Being prepared is key to survival and the time to prepare is NOW! Use this guide to get started. Keep your unique needs in mind and include all family members in the preparations.



BEFORE THE STORM

Stock your emergency kit and "GO bag."

EMERGENCY COMMUNICATION

- Cell phone and car charger
- AM/FM radio and/or NOAA weather radio
- Extra batteries
- Important phone numbers

MEDICAL NEEDS

- Prescription and OTC meds (at least 1 week supply)
- Copy of prescriptions
- First aid kit
- Glasses/contact lenses

PERSONAL DOCUMENTS

Keep these items in a portable, waterproof container

- Photo ID/driver's license
- Cash, credit and debit cards
- Insurance policies
- Personal records (i.e., will, deed, bank statements)
- Medical records

TOOLS AND SAFETY

- Flashlight
- Multi-purpose tool
- Matches/lighter in a waterproof container
- Whistle or air horn

FOOD AND SUPPLIES

- Water and non-perishable food (at least 3 day supply)
- Infant formula and diapers
- Pet food, supplies and extra water
- Can opener
- Disposable utensils

HYGIENE/SANITARY ITEMS

- Soap, hand sanitizer
- Toothbrush, toothpaste
- Toilet paper, paper towels
- Bleach
- Garbage bags

PROTECTIVE GEAR & CLOTHING

- Extra clothes and shoes
- Blanket or sleeping bag
- Rain gear

Secure your property to minimize damage.

- Clean and fill bathtubs or other containers with water
- Fill vehicle gas tanks
- Fully charge devices
- Secure loose items outside of home (i.e., trash bins, furniture, umbrellas, grills, trampolines)
- Cover windows with plywood if possible
- Secure valuables
- Know the location of your local evacuation shelter

DURING THE STORM

- Stay indoors and away from windows.
- Stay off the road during and immediately after the storm so that emergency personnel can assess damage and help citizens in need.
- Stay tuned to news channels.
- In case of evacuation orders, be prepared to leave immediately!

AFTER THE STORM

- Contact your insurance agent as soon as possible to arrange a visit from an adjuster.
- Assess the damage to property, if safe to do so.
- Protect property from further damage by making temporary repairs ONLY.
- Take photos of known damage and make a written list.
- DO NOT go on to the roof, wait for a professional.
- DO NOT make permanent repairs until after the insurance adjuster has made inspections and reached an agreement on the cost of repairs.
- If working with a public adjuster, ask to see a registration number and a letter from the NC Department of Insurance authorizing them to do business in NC.
- DO NOT do business with adjusters who request money from you in advance.
- If your home is uninhabitable, seek temporary housing and contact your insurance agent regarding additional living expenses.

Avoid becoming a victim of fraud.

- If it sounds too good to be true, it probably is.
- Deal with local contractors and roofers, if possible.
- Do not pay any money up front to adjustors or contractors.
- Do not sign a blank application or claim form.
- Keep all records and proof of payments.
- Use your insurance company adjuster, if possible. If using a public adjuster, be certain they are registered and approved to do business in NC.

Report suspected fraudulent activity to NCDI at 919-807-6840.