

Hurricane Preparedness Tips

We encourage consumers to prepare for hurricane season by assessing their home's risk and developing emergency plans to protect against a potential storm.

- ◆ **Know your risk.** [FEMA's map service center](#) will show you the flood risk for your community, which helps determine the type of [flood insurance coverage](#) you will need since standard homeowners insurance doesn't cover flooding.
- ◆ **Assemble an emergency kit.** The emergency kit should include first aid supplies, a flashlight, extra batteries, at least three days of non-perishable foods and water, towels and a supply of any necessary medications. Stay informed of the storm's path and progress by monitoring Wireless Emergency Alerts via text message and having a battery-powered radio or TV available.
- ◆ **Develop a family communications plan.** Know how you will contact one another; how you will get back together, if separated; and what you will do in different situations. Having a plan can eliminate some of the stress and confusion.
- ◆ **Establish an evacuation route.** Prior to a storm, contact your local American Red Cross to locate the shelter nearest you or download their Shelter Finder App. Identify the safest route to get there. Be sure to check if your local emergency shelter allows animals and family pets.
- ◆ **Safeguard your health.** [Ready.gov](#) recommends the following tips to protect yourself and your family members from COVID-19 if staying in a shelter:
 - If you must go to a community or group shelter remember to follow the latest guidelines from the Centers for Disease Control and Prevention (CDC) for protecting yourself and family from COVID-19.
 - Be prepared to take cleaning items with you like soap, hand sanitizer, disinfecting wipes, or general household cleaning supplies to disinfect surfaces you may need to touch regularly.
 - Maintain at least 6 feet between you and persons not part of your immediate family while at the shelter [by avoiding crowds or gathering in groups] as much as possible.
 - Anyone over 2 years old should use a cloth face covering while at these facilities.
- ◆ **Secure your home.** Outdoor furniture and other objects can pose a potential hazard. Turn off propane tanks and other utilities if instructed to do so by emergency personnel.



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- ◆ **Protect financial documents.** In the event of a disaster, you will need identification and financial documents to begin the recovery process. Safeguard important documents in a bank safety deposit box, computer storage devices (USB drive, CD/DVD), and/or waterproof storage containers, including:
- ◆ **Know the details of your insurance policy.** Talk with your agent to determine if you have adequate coverage or if you need to reassess your plan. This is especially important if your property's flood map has changed.

The FEMA website, [Ready.gov](https://www.ready.gov), offers tips on preparing for an emergency. FEMA offers a [free app](#) that is available for download through your smart phone. For more resources, visit the FEMA site: <http://www.ready.gov/hurricanes>.

Depending on the severity of the disaster, survivors may not have access to bank accounts or face disruption in employment. Survivors may also become targets for fraud, thereby making disaster recovery even more difficult. We have resources and information to help you [recover financially after a disaster](#).

Source: American Bankers Association