



Natural Disaster Preparedness: A Basic Checklist

Every year, thousands of property owners and their families are affected by natural disasters such as flood, fire, earthquake, tornadoes, wildfires and windstorms.

In 2020, the U.S. experienced 29 named storms in the Atlantic, surpassing the prior record of 28 storms in 2005. According to the National Oceanic and Atmospheric Administration (NOAA), there is no clear evidence that climate change is resulting in more frequent hurricanes. However, there is support for the warning that the warmer ocean temperature and rising sea levels are creating more intense storms with greater rainfall. And more intense rainfall can lead to more damage from high winds and flooding.

Following is a checklist, compiled by USI's personal risk specialists, on preparing for a storm, and what to do (or not do) during it and after it strikes.

Before the Storm

- Prepare for no electricity.
- Gather important documents, such as statements and receipts, and keep in a waterproof place or secure file cabinet. Electronic copies can also be stored on a cloud platform such as Google Drive or a memory stick.
- Conduct an annual insurance checkup to ensure home and valuable personal property are adequately covered.
- Contract a service to move collectibles (art, wine, etc.) to safety prior to a storm.
- Install hurricane retrofits such as roof reinforcements, hurricane-rated glass or shutters and vertical bracing of garage doors.
- Secure any items outside the home that can become projectiles.
- Develop an emergency communication plan with details on how to contact family members and where to convene in case you are separated. Keep a copy of this plan in an emergency supply kit or in the secured box where it is easily accessible.

- Pack a go-bag with the following items: Water; prescription medication; nonperishable food; flashlight; battery-powered or hand-cranked radio; First Aid Kit; blankets or sleeping bags; sanitation and personal hygiene items; and extra clothing.
- Consider all family members, including pets, and add supplies as necessary.

During the Storm

- Seek refuge at a community shelter or the safe room if you have access to one in your home.
- Do not attempt to drive and stay away from windows and open doors, where you could be injured by flying debris.
- Do not leave secured area until an all-clear is received from officials.
- Listen for disaster updates on the radio.

After the Storm

- Return to damaged site only during daylight hours.
- Wear a respirator, hard hat, goggles, gloves, and watertight boots with steel toe if you decide to clean up the property.
- Stay away from damaged buildings or structures that have not been examined or certified as safe.
- Watch out for broken glass, downed wires and exposed nails.
- Do NOT turn power on or off or use an electric tool while standing in water.
- If damage is water-related, turn off the power at the main breaker.
- Clean all hard surfaces such as concrete flooring, and wood and metal furniture with hot water and laundry or dish detergent.
- Be sure to shower and change clothes after leaving a mold site.

This checklist provides basic practical steps that can be taken to protect yourself, family and personal property in the event of a natural disaster. It is not intended to be an exhaustive list. For a more comprehensive, personalized assistance on disaster preparedness, contact your local USI personal risk specialist.