

Review your homeowners insurance policy periodically with your insurance agent or company representative to make sure you have sufficient coverage to rebuild your life and home after a hurricane. Report any property damage to your insurance agent or company representative immediately after a natural disaster and make temporary repairs to prevent further damage.

For information about filing an insurance claim after a natural disaster, contact:

YOUR INSURANCE AGENT OR INSURANCE COMPANY

INSURANCE INFORMATION INSTITUTE

110 William Street
New York, NY 20038
Phone: (212) 669-9200
Fax: (212) 791-1807
<http://www.iii.org>



1408 N. Westshore Blvd. • Suite 208 • Tampa, FL 33607
(813) 286-3400 • Fax: (813) 286-9960 • <http://www.ibhs.org>

An initiative of the insurance industry to reduce deaths, injuries, property damage, economic losses and human suffering caused by natural disasters.

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PROTECT YOUR HOME AGAINST HURRICANE DAMAGE



INSTITUTE FOR BUSINESS & HOME SAFETY

Hurricanes are like no other storms on earth. From Maine to Texas, and in Hawaii, these ferocious weather systems bring torrential rain, flooding, storm surges and devastating winds that damage homes, destroy treasured keepsakes and disrupt family life.

You don't have to be blown away when a hurricane hits. It's never too early to prepare and you can take several basic steps right now to protect your family and your home from disaster.

FIRST THINGS FIRST

1. Find out if your home meets current building code requirements for high-wind regions (for example, the Standard Building Code, which is promulgated by the Southern Building Code Congress International, Inc.). Experts agree that structures built to meet or exceed current model building codes' high-wind provisions have a much better chance of surviving violent windstorms.

2. If you're handy with a hammer and saw, you can do much of the work yourself. Work involving your home's structure may require a building contractor, however, or even a registered design professional such as an architect or engineer.

WHEN WORKING OUTSIDE

- Replace gravel/rock landscaping material with shredded bark.
- Keep trees and shrubbery trimmed. Cut weak branches and trees that could fall on your house.

WHEN BUILDING OR REMODELING

Windows: If you are replacing your existing windows, install impact-resistant window systems, which have a much better chance of surviving a major windstorm. As an alternative to new window systems, install impact-resistant shutters that close over window openings to prevent flying debris from breaking windowpanes.

Entry Doors: Make certain your doors have at least three hinges and a dead bolt security lock with a bolt at least one inch long. Anchor door frames securely to wall framing.

Patio Doors: Sliding glass doors are more vulnerable to wind damage than most other doors. If you are replacing your patio doors or building a new home, consider installing impact-resistant door systems made of laminated glass, plastic glazing or a combination of plastic and glass. When a hurricane threatens, an easy, temporary and effective step is to cover the entire patio door with shutters made of plywood or oriented strand board (OSB).

Garage Doors: Because of their size, garage doors are highly susceptible to wind damage. A qualified inspector can determine if both the door and the track system can resist high winds and, if necessary, help replace them with a stronger system.

Garage doors more than eight feet wide are most vulnerable. Install permanent wood or metal stiffeners. Or contact the door manu-

facturer's technical staff for recommendations about temporary center supports you can attach and remove easily when severe weather threatens.

Roofs: If you are replacing your roof, take steps to ensure that both the new roof covering and the sheathing it attaches to will resist high winds. Your roofing contractor should:

- Remove old coverings down to the bare wood sheathing.
- Remove enough sheathing to confirm that rafters and trusses are securely connected to the walls.
- Replace damaged sheathing.
- Refasten existing sheathing according to the proper fastening schedule outlined in the current model building code for high-wind regions.
- Install a roof covering that is designed to resist high winds.
- Seal all roof sheathing joints with self-stick rubberized asphalt tape to provide a secondary moisture barrier.

If you want to give your roof sheathing added protection, but it's not time to reroof, glue the sheathing to the rafters and trusses. Use an adhesive that conforms to Performance Specification AFG-01 developed by APA — The Engineered Wood Association, which you can find at any hardware store or home improvement center.

Gables: Make certain the end wall of a gable roof is braced properly to resist high winds. Check the current model building code for high-wind regions for appropriate guidance, or consult a qualified architect or engineer.

Connections: The points where the roof and the foundation meet the walls of your home are extremely important if your house is to resist high winds and the pressures they place on the entire structure.

- Anchor the roof to the walls with metal clips and straps (most easily added when you replace your roof).
- Make certain the walls are properly anchored to the foundation. A registered design professional can determine if these joints need retrofitting, and a qualified contractor can perform the work the design professional identifies.
- If your house has more than one story, make certain the upper story wall framing is firmly connected to the lower framing. The best time to do this is when you remodel.

WHEN A HURRICANE THREATENS

You can improve the odds of your home surviving high winds by taking these precautions, but you won't make it hurricane-proof. Nor do these measures guarantee your safety. Take these additional steps to protect yourself and your family as fully as possible:

- Become familiar with your community's disaster preparedness plans and create a family plan. Identify escape routes from your home and neighborhood and designate an emergency meeting place for your family to reunite if you become separated. Also establish a contact point to communicate with concerned relatives.

- Put together an emergency kit that includes a three-day supply of drinking water and food you don't have to refrigerate or cook; first aid supplies; a portable NOAA weather radio; a wrench and other basic tools; a flashlight; work gloves; emergency cooking equipment; portable lanterns; fresh batteries for each piece of equipment; clothing; blankets; baby items; prescription medications; extra car and house keys; extra eyeglasses; credit cards and cash; important documents, including insurance policies.
- Move anything in your yard that can become flying debris inside your house or garage before a storm strikes.
- If a hurricane threatens, follow weather and news reports so you know how much danger you're facing. Obey evacuation orders from local authorities.

For more information about protecting your home and family from hurricanes, check these other publications from the Institute for Business & Home Safety:

IS YOUR HOME PROTECTED FROM HURRICANE DISASTER?

A Homeowner's Guide to Hurricane (Windstorm) Retrofit

HOLD ON TO YOUR ROOF

Tips for holding your roof sheathing in place with adhesive.

hurricane