

**Personal Insurance Tips**

# PREPARE FOR A HURRICANE

Be Ready for a Watch or a Warning



The National Hurricane Center monitors tropical storm activity as it develops, issuing a hurricane watch or warning as necessary.

A **hurricane watch** means that hurricane conditions are *possible* in a specified area and is issued prior to the anticipated onset of tropical-storm-force winds.

A **hurricane warning** indicates that hurricane conditions are *expected* somewhere within the specified area.

## Hurricane Watch

During a hurricane watch:

- Listen for weather updates on local stations and on NOAA Weather Radio.
- Stock up on battery powered flashlights and a radio.
- Charge your cell phone.
- Review your disaster plan with your family and update your emergency supply kit.
- Gather important papers – insurance, titles, deeds, birth certificates – along with valuable or irreplaceable objects, such as family photos. Place items you cannot take with you into watertight containers or seal them in plastic bags.
- Refill prescriptions, and during hurricane season, maintain at least a two-week supply of them along with nonperishable foods, baby food, diapers and sanitary materials.
- Fill your vehicle's gas tank and check oil, water and tires. Gas pumps don't operate without electricity.
- Get cash or travelers checks. Transactions at banks, ATMs and many stores are impossible without electricity.
- Take pets with you or board them at a safe site. Pets are not allowed in American Red Cross shelters.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.

## Hurricane Warning

For a hurricane warning, evacuate if you are in a mobile home, a high-rise (winds are stronger at higher elevations), an area subject to flooding or storm surge or anywhere officials have issued an evacuation order.

When you evacuate:

- Evacuate early; evacuation routes may be busy.
- Take emergency supplies, important papers, cell phone, cash and other necessities.
- Tell friends and family where you are going.
- Turn off electricity, gas and water at their main switches or valves. Do not try to turn off gas at a meter.
- Never try to ride out the storm in your car. If traffic prevents you from leaving, seek shelter immediately.

If you choose not to evacuate:

- Store drinking water in clean, sealed containers or purchase bottled water – approximately one gallon of water per person, per day.
  - Stock enough water to last approximately 3-5 days.
  - Store additional water in your bathtub or large buckets for flushing toilets in the event of a loss of public utilities.
- Stay inside and away from windows, skylights and glass doors.
- Turn off major appliances, and if flooding threatens, turn off the electricity at the main circuit breaker or fuse panel.
- Consider buying a portable generator if someone in the household uses an oxygen tank or other such medical equipment. Be sure to follow all instructions and safety precautions. Do not operate it indoors as this may lead to carbon monoxide poisoning.
- Do not go outside. After the eye of the storm passes, the air will calm, but hurricane-force winds will return shortly coming from the opposite direction.

More information is available from:

- The National Hurricane Center, [www.nhc.noaa.gov/prepare](http://www.nhc.noaa.gov/prepare)
- The Federal Emergency Management Agency, [www.community.fema.gov](http://www.community.fema.gov)

Thank you for trusting your agent and Cincinnati to protect your home.



Everything Insurance Should Be®

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