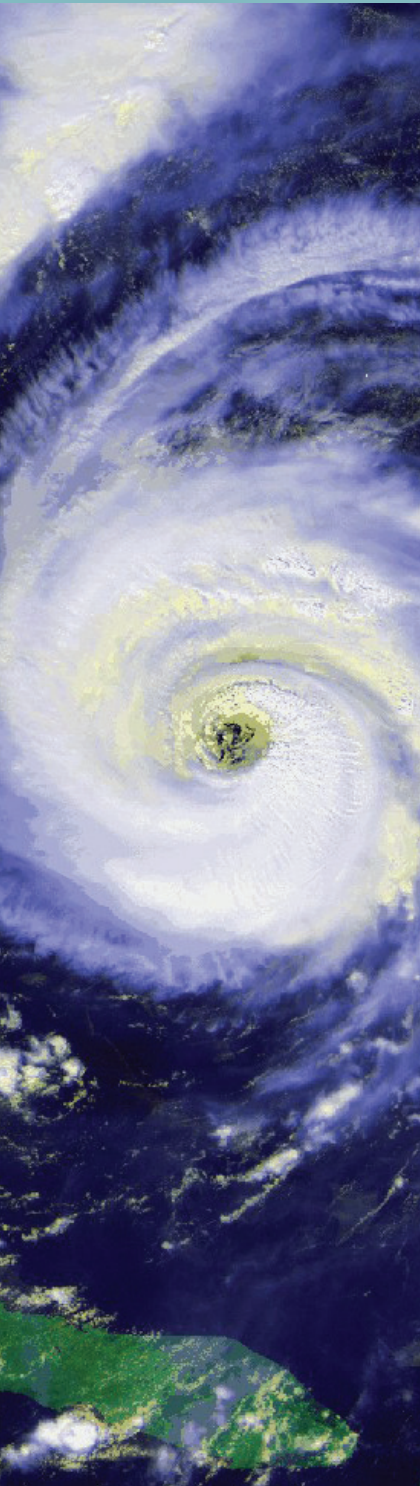


Hurricane Season Preparedness Guide

Are you prepared for hurricane season?



About Hurricanes

A hurricane, also known as a tropical cyclone, is a large rotating storm system characterized by a low-pressure center, atmospheric circulation, and a spiral arrangement of bands that produce heavy rain and strong winds.

Hurricane season begins June 1 and continues through November 30. There's not much you can do to match the destructive force of a hurricane. However, you can make sure you are prepared as much as possible, both by ensuring you have an emergency plan in place and by obtaining the right coverage for your property.



ICAT wants to help keep your family, businesses and property safe during hurricane season.

Know Your Risk

It's important to know your risk when it comes to hurricane exposure. While many coastal locations are at a higher risk, it doesn't mean that storms can't reach inland areas off the coast as well. Depending on a location's geography, it may have a one-in-ten chance of being hit or a one-in-a-thousand chance. Some areas are more vulnerable than others, including Florida, North Carolina, and the Gulf states of Texas, Louisiana, Mississippi, and Alabama.

Put Together an Emergency Kit

It's essential to have these items ready before each hurricane season. While you may have a few days to plan before a hurricane makes landfall, stores can quickly sell out of staple items before a storm.

- > Flashlights
- > Batteries
- > Cell Phones
- > Chargers
- > Blankets
- > Clothing
- > Rain Gear
- > Medications/First-Aid Kit
- > Bottled and Jugged Water
- > Canned/Non-Perishable Food Items
- > Can Opener/Eating Utensils
- > Multi-Tool/Pocket Knife
- > Matches/Lighters
- > Cash/Credit Card
- > Fuel
- > Face Masks
- > Soap
- > Hand Sanitizer
- > Toilet Paper
- > Personal Hygiene
- > Trash Bags

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Preparedness will help you weather the storm.

Create a Preparedness Plan

- > **Create a safety plan for your home or business.** Have an evacuation route and outline what you can do and who to call in the event of a disaster.
- > **Build an inventory of items in your house and business.** Place all important documents, valuable items, or family photographs inside a water-tight, waterproof container. Elevate your items off of the basement or first floor or move your items upstairs or to higher ground.
- > **Perform routine maintenance and checks.** Tree trimming, gutter cleaning, debris removal, drain clearing, etc.
- > **Secure all outdoor objects or move them inside.** Also, if your home or business has storm shutters, close them or board up the windows with plywood.
- > **Safely store your generator and gas can inside a garage or shed,** away from open flames, heat sources, and children!
- > **Review your insurance coverage** to ensure you understand and are properly covered on all fronts in the event of a storm.



Hurricane insurance coverage can offer protection and peace of mind to keep you afloat in the event of a storm.

After a Storm

Take inventory of any damage with photos, videos and other documentation. Try to submit your claim as soon as possible.

ICAT Boulder Claims accepts claims 24 hours a day, 7 days a week via email, website, or phone. Claims can be submitted by the agent, broker, or the policyholder.

There are three ways to submit your claim:

- > **Email** newclaims@icat.com
- > **Phone** 1-866-789-4228
- > **Website** www.icat.com/boulder-claims/report-a-claim

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