



Building
Insurance
Better™

Severe Weather Season

Prepare your home for severe weather by inspecting the following:

Exterior Maintenance

- **Inspect home's exterior:**
 - Clean gutters and downspouts to ensure water is directed away from the foundation of the house.
 - Check the roof for damage or missing shingles
- **Secure outdoor items:**
 - Secure or store items that could be picked up by high winds.
 - Trim trees and shrubs that could potentially cause damage in high winds.
- **Outdoor lighting:**
 - Check and replace any outdoor light bulbs.

Interior Maintenance

- **Check sump pump:**
 - Ensure it's working correctly to prevent flooding in your basement or crawl space.
- **Safety equipment:**
 - Test smoke and carbon monoxide detectors, and replace batteries if needed.
- **Prepare a Safe Room:**
 - If you live in an area prone to tornadoes or hurricanes, designate a safe room in your home.
 - This should be a small, windowless, ground-floor interior room.
- **Inspect Windows and Doors:**
 - Check windows and doors for cracks or gaps. Seal any leaks to prevent water from entering your home.

General Preparedness

- **Prepare for Power Outages:**
 - Have flashlights, batteries, and portable chargers ready for use.
 - Consider investing in a generator for prolonged power outages.
- **Prepare an Emergency Kit:**
 - This should include water, non-perishable food, flashlights, batteries, a first aid kit, important documents, and any necessary medications.
- **Install Weather Alerts:**
 - Install a weather app on your phone or purchase a weather radio to stay informed about severe weather alerts.
- **Review Your Insurance Policy:**
 - Make sure you understand what is covered under your policy.
 - Consider adding a separate flood policy. Over 25% of flood claims happen in areas that are traditionally considered low risk.
- **Secure Important Documents:**
 - Keep insurance policies, passports, birth certificates, and other important documents in a waterproof and fireproof box or safe.

Contact us:



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