



B.F. Saul Insurance

PROTECTING PROSPERITY SINCE 1892



Is Your Home
Prepared for
Hurricane Season?

An Ultimate Guide to Prepare Your Home

The Atlantic hurricane season runs from June 1 through November 30. Strong winds and heavy rain can cause damaging effects to your home. Use this guide to help maximize protection against damage.

SEASONAL HOME PREP

 **Make sure your insurance agent's contact information is stored in your phone.**

 **Have your roof professionally inspected.**

☐ **Roof:** Replace any loose shingles and make sure they are sealed.

☐ **Skylights:** Install flashing around skylights to keep water from leaking into your home.

☐ **Chimneys:** Remove and replace the flashing, including the ice and water barrier, around your chimney to ensure no water seeps into your home.

☐ **Flashing:** Have any leaking flashing in your home removed and replaced.

☐ **Roof valleys:** Remove and replace leaking valley metal on your roof.

 **Secure Soffits**

☐ Install stainless steel screws through fascia and channels so they connect the soffit material.

☐ Apply polyurethane sealant over screws and let dry for 72 hours.

 **Clean Gutters and Check Downspouts**

☐ Clean any debris from your gutters.

☐ Extend downspouts away from the house to divert water.

 **Seal Gaps and Cracks**

☐ Use silicon caulk to seal cracks and gaps to keep water out of your home.

☐ Check all exterior walls and around windows, doors, electrical boxes, vents, and pipes.

 **Trim Your Trees**

☐ Have the trees around your home trimmed by a professional. Remove branches that overhang the house and remove dead, dying, or diseased trees.

 **Service Your Garage Door**

☐ Have your garage door serviced at least once a year. Maintenance like tightening screws and bolts will prolong the life of your garage doors and ensure it's properly working.

See how we can help you manage your risk today: [BFSaulInsurance.com](https://www.BFSaulInsurance.com)



[B.F. Saul Insurance](https://www.BFSaulInsurance.com)



[@bfsaulinsurance](https://www.BFSaulInsurance.com)



B.F. Saul Insurance

PROTECTING PROSPERITY SINCE 1892



Service Your Generator

- ☐ Set a maintenance plan for your specific model by checking the owner's manual.

Create A Home Inventory

- ☐ Create a detailed list or video of your property and store it somewhere safely offsite.

HOME IMPROVEMENT PROJECTS

Replace Your Garage Door With a Wind-Rated Door

- ☐ Replace your garage door with one that is rated to withstand high winds.

Upgrade To Impact-Resistant Skylights

- ☐ Replace existing skylights with impact-resistant versions to reduce the likelihood of damage.

Purchase Hurricane Shutters

- ☐ Plan ahead and purchase hurricane shutters to cover your windows if a hurricane nears.

Get A Whole-Home Generator

- ☐ Purchase a whole-home generator to keep your power on, regardless of the weather.

LAST-MINUTE PREPARATIONS

Get Reliable Weather Information and Alerts

- ☐ Enable wireless emergency alerts on your cellphone. Be sure location information is enabled on your phone. Learn more from the National Weather Service (NWS).
- ☐ Buy a battery-powered radio and new batteries. Local radio stations are a powerful source of information during and after a hurricane when power may be out.

See how we can help you manage your risk today: BFSaulInsurance.com



[B.F. Saul Insurance](https://BFSaulInsurance.com)



@bfsaulinsurance



B.F. Saul Insurance

PROTECTING PROSPERITY SINCE 1892



Tidy Up Outdoors

- ☐ Bring items like bikes, benches, and plant pots into a garage or storage building.
- ☐ Put pool furniture inside or into the pool so it won't be blown away.



Put Up Shutters On All Windows

- ☐ Get shutters in place ahead of the storm.



Close Your Garage Door and All Interior Doors

- ☐ Close exterior doors and windows.
- ☐ Close your garage door all the way.
- ☐ Close all interior doors.



Add Important Contacts to Your Phone and Tell Others Your Plan

- ☐ Let loved ones know where you plan to go.



RECOVERY



Protect Yourself

- ☐ Safety first. Always be careful when entering a damaged building.
- ☐ If there is serious structural damage, contact local officials before entering your home.
- ☐ Report downed power lines or gas leaks.
- ☐ Keep electricity turned off if your home has been flooded.



Clean Up Safely

- ☐ Use the correct personal protective equipment, including eye protection, boots, and gloves, when clearing debris.
- ☐ Do not wade through standing water.
- ☐ Avoid downed power lines and assume they are live.
- ☐ Use generators safely.

See how we can help you manage your risk today: BFSaulInsurance.com



[B.F. Saul Insurance](https://BFSaulInsurance.com)



@bfsaulinsurance



B.F. Saul Insurance

PROTECTING PROSPERITY SINCE 1892



Protect Your Property

- ☐ Check your ceiling and attic for evidence of water or standing water.



Report Losses As Soon As Possible

- ☐ Contact your insurance agent as soon as you can.



Document Damage

- ☐ Document or keep damaged items.
- ☐ Be sure to enable geotagging when taking photographs or videos, which may help ease your claims process because it verifies the location of your items.



Keep Receipts

- ☐ If you need to relocate, keep records and receipts for all additional expenses. Most insurance policies cover emergency living arrangements.



Return Claim Forms

- ☐ After your insurance company has been notified of your claim, they must send you the necessary claim forms within a certain number of days (varies by state).
- ☐ Fill out and return the forms as soon as possible. If you do not understand the process, be sure to ask questions and write down the explanation.
- ☐ Use these helpful tips to make your claims process smoother:
<https://www.bfsaulinsurance.com/blog/top-tips-on-how-your-claims-process-can-work-for-you>

See how we can help you manage your risk today: [BFSaulInsurance.com](https://www.bfsaulinsurance.com)



[B.F. Saul Insurance](https://www.bfsaulinsurance.com)



[@bfsaulinsurance](https://www.bfsaulinsurance.com)