STORM TEAM 3
On Your Side
HURRICANE GUIDE

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HURRICANE 101

Hurricanes are among nature’s most powerful and destructive phenomena. On average, 12 tropical storms, 6 of which become hurricanes form over the Atlantic Ocean, Caribbean Sea, or Gulf of Mexico during the hurricane season which runs from June 1 to November 30 each year. In the Central Pacific Ocean, an average of 3 tropical storms, 2 of which become hurricanes form or move over the area during the hurricane season, which runs from June 1 to November 30 each year. Guam, the Northern Marianas and Micronesia experience typhoons all year round but the main season in July through November with a peak from mid-August to mid-September. Over a typical 2-year period, the U.S. coastline is struck by an average of 3 hurricanes, 1 of which is classified as a major hurricane (winds of 111 mph or greater). By knowing what actions to take before the hurricane season begins, when a hurricane approaches, and when the storm is in your area, as well as what to do after a hurricane leaves your area, you can increase your chance of survival. While hurricanes pose the greatest threat to life and property, tropical storms and depression also can be devastating. The primary hazards from tropical cyclones (which include tropical depressions, tropical storms, and hurricanes) are storm surge flooding, inland flooding from heavy rains, destructive winds, tornadoes, and high surf and rip currents.

HURRICANE HAZARDS

- Storm Surge is water pushed onshore by the tropical system. It causes the most damage of any of the hurricane hazards
- Wind from a hurricane can top 200 mph and cause massive damage to buildings in its path
- Inland flooding caused by heavy rain damages homes and can wash out roadways well away from the coast
- Tornadoes are common as a hurricane moves ashore. They are not typically long-lived, but that can cause massive damage
- Rip currents and rough seas are common both before and after a hurricane, making swimming or surfing very dangerous
BE READY FOR HURRICANE SEASON

Hurricane readiness is a year round job. Here are several starting items you can do today. Make a list and restock your hurricane kit. Organize documents and backup computer files. Confirm coverage with your insurance agency. Determine if you live in hurricane evacuation zone.

BEFORE THE STORM

The best time to prepare for a hurricane is before hurricane season begins on June 1. It is vital to understand your home’s vulnerability to storm surge, flooding, and wind. Here is your checklist of things to do BEFORE hurricane season.

- Find out if you live in a hurricane evacuation area by contacting your local government/emergency management office
- Put together a basic emergency kit. Check emergency equipment, such as flashlights, generators and storm shutters
- Write or review your Family Emergency Plan. Before an emergency happens, sit down with your family or close friends and decide how you will get in contact with each other, where you will go, and what you will do in an emergency. Keep a copy of this plan in your emergency supplies kit or another safe place where you can access it in the event of a disaster
- Review your insurance policies to ensure that you have adequate coverage for your home and personal property
- Download the WSAV news and weather apps
- Understand the meaning of National Weather Service watches and warnings
- Look up preparation practices for those with chronic illnesses

ASSEMBLE DISASTER SUPPLIES

Make a list of items to replenish your hurricane supplies and begin to assemble them before a hurricane is forecast. Have enough food and water for each person for at least three days. Be sure to your prescriptions are filled and have medicine on hand. Radios, batteries and phone chargers are must haves.

- Keep trees around your home trimmed well before a storm to prevent damage from broken branches.
- Have the proper materials in advance to board up your windows to protect them from flying debris.
- Bring loose outdoor items such as patio furniture inside. They can blow around and cause damage to homes.
- Secure all doors on your property. Remember that the garage door is usually the most vulnerable.
- Move your car inside a garage or to another secure location.
BUILD AN EMERGENCY KIT

After an emergency, you may need to survive on your own for several days. Being prepared means having your own food, water and other supplies to last for at least 72 hours. A disaster supplies kit is a collection of basic items your household may need in the event of an emergency. Make sure your emergency kit is stocked with the items on the checklist below. Most of the items are inexpensive and easy to find and any one of them could save your life. Headed to the store? Download a printable version to take with you. Once you take a look at the basic items consider what unique needs your family might have, such as supplies for pets or seniors.

BASIC DISASTER SUPPLIES KIT

To assemble your kit store items in airtight plastic bags and put your entire disaster supplies kit in one or two easy-to-carry containers such as plastic bins or a duffel bag. Here’s a recommended basic emergency supply kit:

- Water (one gallon per person per day for at least three days, for drinking and sanitation)
- Food (at least a three-day supply of non-perishable food)
- Battery-powered or hand crank radio and a NOAA Weather Radio with tone alert
- Flashlight
- First aid kit
- Extra batteries
- Whistle (to signal for help)
- Dust mask (to help filter contaminated air)
- Plastic sheeting and duct tape (to shelter in place)
- Moist towelettes, garbage bags and plastic ties (for personal sanitation)
- Wrench or pliers (to turn off utilities)
- Manual can opener (for food)
- Local maps
- Cell phone with chargers and a backup battery

ADDITIONAL EMERGENCY SUPPLIES

Since Spring of 2020, the CDC has recommended people include additional items in their kits to help prevent the spread of coronavirus or other viruses and the flu. Consider adding the following items to your emergency supply kit based on your individual needs:

- Cloth face coverings (for everyone ages 2 and above), soap, hand sanitizer, disinfecting wipes to disinfect surfaces
- Prescription medications
- Non-prescription medications such as pain relievers, anti-diarrhea medication, antacids or laxatives
- Prescription eyeglasses and contact lens solution
- Infant formula, bottles, diapers, wipes and diaper rash cream
- Pet food and extra water for your pet
- Cash or traveler’s checks
- Important family documents like insurance policies, identification and bank account records saved electronically or in a waterproof, portable container
- Sleeping bag or warm blanket for each person
- Complete change of clothing appropriate for your climate and sturdy shoes
- Fire extinguisher
- Matches in a waterproof container
- Feminine supplies and personal hygiene items
- Mess kits, paper cups, plates, paper towels and plastic utensils
- Paper and pencil
- Books, games, puzzles or other activities for children

MAINTAINING YOUR KIT

After assembling your kit remember to maintain it so it’s ready when needed:

- Keep canned food in a cool, dry place.
- Store boxed food in tightly closed plastic or metal containers.
- Replace expired items as needed.
- Re-think your needs every year and update your kit as your family’s needs change.

Since you do not know where you will be when an emergency occurs, prepare supplies for home, work and cars.

- Home: Keep this kit in a designated place and have it ready in case you have to leave your home quickly
- Make sure all family members know the location
- Work: Be prepared to shelter at work for at least 24 hours. Your work kit should include food, water and other necessities like medicines, as well as comfortable walking shoes, stored in a “grab and go” case
- Car: In case you are stranded, keep a kit of emergency supplies in your car

We’ve built a robust hurricane kit checklist
FIND IT ON PAGE 5
PUT TOGETHER YOUR PLAN

The best time to prepare for a hurricane is before the season begins, when you have the time and are not under pressure. If you wait until a hurricane is on your doorstep, the odds are that you will be under duress and will make the wrong decisions.

DO YOUR RESEARCH

How will I receive emergency alerts and warnings? What is my shelter plan? What is my evacuation route? What is my family/household communication plan? Do I need to update my emergency preparedness kit? See page 5 Do I need to update my emergency plans due to Coronavirus?

CONSIDER YOUR HOUSEHOLD NEEDS

As you prepare, tailor your plans and supplies to your specific daily living needs and responsibilities. Discuss your needs and responsibilities and how people in the network can assist each other with communication, care of children, business, pets or specific needs like operating medical equipment. Create your own personal network for specific areas where you need assistance. Keep in mind some these factors when developing your plan:

- Different ages of members within your household
- Responsibilities for assisting others
- Locations frequented
- Dietary needs
- Medical needs including prescriptions and equipment
- Disabilities or access and functional needs including devices and equipment
- Languages spoken
- Cultural and religious considerations
- Pets or service animals
- Households with school-aged children

SHARE FAMILY COMMUNICATION PLAN

Write down phone numbers and email addresses for everyone in your household. Know and include school, childcare, caregiver, and workplace emergency plans. Identify someone outside of your community or State who can act as a central point of contact to help your household reconnect. Decide on safe, familiar places where your family can go for protection or to reunite. Include indoor safe rooms, a place in your neighborhood where the family can meet, a place outside your neighborhood, and a location out of town should you need to reunite. Gather phone numbers, email addresses and/or websites for emergency services, utilities, service providers, medical providers, veterinarians, insurance companies, and other services.

WRITE IT DOWN

Writing down your plan will help you avoid mistakes when faced with an emergency and ensure everyone in your home is prepared for the next storm.

GREAT IDEA

Create a group list on all family mobile phones and devices of the people you would need to communicate with if there was an emergency or disaster.
BUILD A ROBUST HURRICANE KIT

- Cash (ATM’s may not work after the storm)
- Drinking Water
  (at least a 7 day supply: 1 gallon per person per day)
- Prescription Medicine (2 week supply)
- Two Ice Chests w/ ice (one for ice, one for food)
- Baby Supplies (diapers, wipes, baby food / formula)
- Manual Can Opener
- Flashlights / Lanterns
- Battery-operated Radio and Clock (TV if available)
- Spare Batteries (2 sets per device)
- Mobile Device Charger
- Toilet Paper and Hygiene Items
- First Aid Kit
- Chlorine Bleach for Sterilization
- Iodine or Water Purification Tablets
- Disposable Plates, Glasses and Utensils
- Plastic Garbage Bags
- Disinfectant
- Soap, Hand Sanitizer, Shampoo and Dish Detergent
- Insect Repellent and Sunscreen
- Plastic Sheeting/Tarp
- Duct or Masking Tape
- Wrench or pliers
- Nails, Rope, Lumber, Tools
- Books, Toys, Magazines
- Rain Gear
- Fire Extinguisher
- Fuel for Generators and Cars
- Propane Gas (for Grills)
- Charcoal and Lighter Fluid
- Waterproof Matches
- Bedding and Clothing for each family member
- Blankets and Towels
- Toothbrush and Toothpaste
- Whistle
- Local Map
- N95 Mask
- Canned Meat
- Canned Fruits and Vegetables
- Canned Soups and Chili
- Dried Foods
- Dried Fruits and Nuts
- Cereal
- Crackers and Cookies
- Coffee, Tea or Drink Boxes
- Peanut Butter and Jelly
- Pudding
- Powdered Milk
- Evaporated Milk or Parmalat Milk

PREPARE YOUR HOME

- Keep trees around your home trimmed well before a storm to prevent damage from broken branches.
- Have the proper materials in advance to board up your windows to protect them from flying debris.
- Bring loose outdoor items such as patio furniture inside. They can blow around and cause damage to homes.
- Secure all doors on your property. Remember that the garage door is usually the most vulnerable.
- Move your car inside a garage or to another secure location.

WHEN A STORM THREATENS

When a hurricane threatens your community, be prepared to evacuate if you live in a storm surge risk area. Allow enough time to pack and inform friends and family if you need to leave your home.

- Secure your home: Know your ABC’s. Cover all of your home’s windows. Permanent storm shutters offer the best protection for windows. A second option is to board up windows with 5/8 inch exterior grade or marine plywood, built to fit, and ready to install. Buy supplies before the hurricane season rather than waiting for the pre-storm rush.
- Stayed tuned WSAV News 3 On Your Side and Storm Team 3 for the latest storm news and to find out what type of emergencies could occur and how you should respond.
- Follow instructions issued by local officials. Leave immediately if ordered!

If NOT ordered to evacuate:

- Take refuge in a small interior room, closet, or hallway on the lowest level during the storm. Put as many walls between you and the outside as you can.
- Stay away from windows, skylights, and glass doors.
- If the eye of the storm passes over your area, there will be a short period of calm, but at the other side of the eye, the wind speed rapidly increases to hurricane force winds coming from the opposite direction.
ANCHOR YOUR ROOF

As hurricane winds pass over a roof, they create upward-sucking forces that can peel off shingles or other roofing materials if not securely attached. In the worst-case scenario, roof sheathing pulls off, compromising the house’s structural integrity while exposing the inside to the elements. Hip roofs, in which all four sides slope toward a central ridgeline, are more wind-resistant than gable roofs. One way to strengthen a gable roof is to brace the end walls, which are the most vulnerable to uplift. You can do this by going into the attic and nailing or screwing a pair of 2x4s in an “X” pattern— one extending from the peak of the gable to the bottom center brace of the fourth truss, and the other from the bottom center of the gable to the top center brace of the fourth truss. Use 3-inch wood screws with a ¼-inch shank, or 16d galvanized common nails, and reinforce the new braces wherever they meet roof members with 1-inch galvanized-steel straps. If your roof is framed with rafters, you can strengthen it by adding collar ties. This will improve a roof’s ability to take wind load. Brace every pair of rafters by running a long stud from one side of the roof to the other, three-quarters of the way up the slope of the rafters (imagine the letter “A”). Fasten it at each end with long wood screws and galvanized-steel straps, effectively creating a bridge across the inside of the roof.

BRACE ENTRY AND GARAGE DOORS

Why is it so important to hurricane-proof your garage door? Let’s start with this: A garage door is the entry point for the largest opening in your home. Because of how large of a space a garage door protects, it needs to remain strong in the face of a storm. If a garage door fails during a hurricane or another type of powerful storm, the air pressure under your roof can change—which can lead to the roof failing as well as other structural damage. For a garage door system to be up to code in a hurricane-prone areas like Coastal Georgia and South Carolina, it must meet the wind-load requirements of the county in which it is installed. These wind-load requirements are less strict the further inland one lives. In our area a garage door system must be able to resist a wind speed of up to 109 mph on the coast and 99 mph inland. One way to make the garage hurricane-ready and code-compliant is to buy a new garage door built with reinforced end stiles and a heavy gauge steel skin. When a storm is coming, retrofit kits are used to bolster the hurricane-resistance of existing garage doors. Retrofit kits commonly include bracing systems that install on the inside of the garage door. Retrofit kits cost significantly less than a new door but their effectiveness is usually contingent upon the integrity and strength of the existing door itself.
COVER YOUR WINDOWS

Windows will always be a very vulnerable part of your home, because glass shatters easily. Wind speeds of hurricanes can reach 156 miles per hour, and that’s certainly strong enough to damage normal windows. And with that, the risk of broken glass flying into your home during a hurricane can be a major safety concern. One way to protect your windows is to build and have ready Plywood covers. Make sure they’re at least 5/8” thick and cut the plywood so that it extends 8 inches past the window in all directions. Another way to protect your windows is Hurricane Film, a translucent plastic that you can leave in place all year long. While Hurricane film won’t always keep your window from breaking or your frame from blowing off, it will protect you from glass shards and can reduce the amount of wind in your house. Storm shutters are a more robust solution and come in several forms. Aluminum, plastic or steel shutters come in bolt-on or rail mounted options. Fabric storm panels are lightweight and go up quickly. Whether you choose storm shutters or fabric storm panels -- each is considered equally effective and can end up lowering your homeowner’s insurance premium.

GENERATOR

Q & A

What do you want to power?
Do you need a portable or stationary generator?
Do you need multiple outlets or multiple types of outlets?

Portable generators do not have the capacity to power your entire home. If that’s what you’re looking for, you should consider a whole home emergency power system.

- Test your generator regularly. Become familiar with its operation. An emergency is not a time to experiment.
- Never run a generator indoors or in your garage. Find a well-ventilated area away from your home.
- Do not connect your generator directly to your home wiring.
- Always use heavy-duty, indoor/outdoor rated power cords to connect to the generator, then connect appliances to the power cord.
- Do not attempt to refuel your generator while it is running. Turn off all appliances connected to the generator, then turn off the generator. Let it cool before you attempt to fuel.
- Read and follow the manufacturer’s guidelines listed in your owners manual for correct operating procedures and power output capabilities. Don’t try to run more appliances than your generator can handle.
- Check the oil every time you refuel.
- Save gas by alternating appliances. For example, refrigerators can be kept cool by supplying power 8 hours per day.
- Always have a fully charged, approved fire extinguisher nearby.

KEEPING THE WATER OUT

FOAM
To seal a doorway, apply expanding urethane foam to the outer edges where the door meets the frame, up to two or three feet above the ground.

SANDBAGS
Use sandbags to anchor a sheet of plastic to protect a doorway.

1. Tape plastic to the wall and across the doorway, attaching a few feet up the wall and spreading away from the foundation on the ground.
2. Place the first row of sandbags on the plastic on the ground.
3. Stack on the second row, covering gaps in the bottom level of bags.
4. Stack the third row of sandbags on top of the second row, in line with the first row.
In addition to heavy damage, widespread long-lasting power outages frequently take place following a hurricane. Here are some best practices for making the best of a situation where there is no electricity.

**SAFETY FIRST**

- Use flashlights when possible instead of candles. Unattended candles are a fire hazard.
- Be cautious of downed power lines that may be hidden in floodwaters.
- Use a generator in well-ventilated areas away from your home.

**STORING FOOD**

- Keep refrigerators and freezers closed. The refrigerator will keep food cold for about four hours. A full freezer will keep the temperature for about 48 hours. Use coolers with ice if necessary. Monitor temperatures with a thermometer.
- Place meat and poultry to one side of the freezer to prevent cross contamination of thawing juices.
- Group food together in the freezer to help food stay colder longer.
- When in doubt, throw it out! Throw away any food that has been exposed to temperatures 40 degrees or higher for two hours or more, or that has an unusual odor, color, or texture.

**GREAT IDEA** Leave a quarter on top of a frozen glass of water in your freezer. If the quarter is still on top of the water, your food should still be safe to eat.

**MAKE YOUR CELLPHONE LAST**

- Get a vehicle cellphone charger.
- Buy a power pack. Different varieties can store enough power to recharge your phone anywhere from one to seven times. Make sure its kept fully charged before a power outage.
- Fully charge your laptop and save that charge for your phone.
- Leave your phone in airplane mode and turn off your phone’s Bluetooth, WiFi and cellular receivers until you’re ready to use it.
- Turn off push notifications
- Restart your phone to kill all open apps
- Turn down screen brightness
- Send text messages instead of making phone calls
- Don’t use your phone unless absolutely needed.

**HOW TO HAVE LIGHT**

One of the headaches that comes along with with a long lasting power outage is providing safe and efficient lighting for your home.

- It’s best to use flashlights or battery-powered (LED) lanterns to use in case of a power outage rather than candles to prevent accidental fires. Attach a strip of glow-in-the-dark tape to your flashlights to make them easy to find.
- Headlamps are very helpful for every family member. These enable you to have both hands free to do tasks, and family members can be more independent. You can even read a book in bed while wearing one. Stock up on straps, too, to strap the headlamp to a gallon of water. By straps the headlamp onto the jug with the lamp’s front facing the inside, the light reflects off of the water and can illuminate more of the room.
- Avoid using candles or an open flame as a light source, as it could be a fire hazard, particularly if there are children or pets in the home. While romantic, they can tip over too easily in an emergency situation. However, if this is all you have on hand, just be careful not to leave candles or fuel-lit lamps unattended. Use secure candle holders. Empty food cans half-filled with sand work great. Be sure to also have a supply of lighters or matches to light your candles with.
- Your cell phone could be used for light—for as long as the battery lasts. Drastically increase your battery life by plugging your phone into a portable USB battery pack.

**REPORT AN OUTAGE**

Georgia Power  (888) 891-0138
Canoochee EMC  (800) 342-0134
Palmetto Electric  (866) 445-5551
Coastal EMC  (800) 421-2343
Dominion Energy  (800) 251-7324
Excelsior EMC  (912) 685-2115
Satilla REMC  (800) 738-6926
PREPARING WITH CHRONIC CONDITIONS OR SPECIAL NEEDS

While many emergency response plans emphasize a doctor, nurse or healthcare provider's role in medical treatment, the reality of natural disasters proves that people don't always have continuous access to providers and should plan accordingly with a caregiver. That's why it's critical that anyone involved in the care of a friend or family member with a chronic condition must know how to assess for symptoms and notice clinical changes that require emergency care. People with chronic conditions can take direct steps toward preparing for natural disasters or emergencies doing the following:

- Maintain a 10-day supply of all necessary medications.
- Wear a bracelet that helps first responders identify an individual with a chronic condition or specific care requirement.
- Organize a supply of emergency food, battery-operated flashlights and a change of clothes.
- Have devices at home that monitor vital signs and changes in physical health.
- Ensure family members and close neighbors know how to administer care.
- Develop an evacuation plan, including identifying stable buildings in the community for shelter.
- Sign up for community warning systems for weather alerts.
- Organize communication with family members in the event of lost power.
- Create an updated list of emergency phone numbers for providers and medical facilities, and keep the list somewhere accessible.

It's also suggested that caregivers ask questions during a loved one's annual physical, and spend one-on-one time with a provider to talk about at-home medical treatment plans. Just as hospitals and organizations have contingency plans for emergencies and evacuations, it's critical for individuals to develop reliable plans for themselves and their family members. Providers are encouraged to bring up contingency plans with their patients and become familiar with community resources so that they can educate patients about where to seek help after a natural disaster.

ADVICE FOR OLDER ADULTS

Those who live alone, or are without the support of family or friends, must take special precautions in the event of an emergency situation. People who are frail or disabled (either mentally or physically) may need special assistance from family or disabled (either mentally or physically) may need special assistance from family members, friends or social service agencies. Older adults who are also caregivers may require outside assistance. Excessive stress and anxiety can contribute to increased episodes of illness - particularly for persons with heart disease and other illnesses. If an older adult lives in a nursing home, assisted living facility or boarding home, the administrator should be contacted to learn about the disaster plan.

TRANSPORT ASSISTANCE

If you do not have transportation or are unable to drive, assistance may be available. Each local county offers some type of help to make sure you can get out of the storm's path. Check with your county's Office of Emergency Management (County Emergency Management Office contact information is on page 12 of this guide) to find detailed information about routes to assist you in the event of an evacuation.
HAVE AN EVACUATION PLAN

If a hurricane is coming, you may hear an order from authorities to evacuate. Never ignore an order to evacuate. Even sturdy, well-built houses may not hold up against a hurricane. Staying home to protect your property is not worth risking your health and safety.

Contact your local emergency management office to assist in determining your vulnerability to a hurricane. A storm surge may extend beyond coastal areas, but hurricanes also bring high winds, tornadoes, heavy rains, and flooding to inland areas. If you live in a vulnerable area, be sure to plan an evacuation route. Consider staying in a hotel or with family and friends outside of the vulnerable area.

Find the official Georgia and South Carolina evacuation routes inland using our evacuation maps located on page 14-15 of this guide. Be ready to drive at least 20 to 50 miles inland to locate a safe place. Plan to leave early and take your time. Once the storm passes stay patient. You may not be able to return home right away.

PROTECT YOUR PETS

If conditions during a storm are not safe for you, then they're not safe for your pets either. Include your pets in your hurricane plan. Keep in mind:
• Service animals are the ONLY pets allowed at most public shelters.
• Most motels and hotels will allow smaller pets (cats, small dogs, etc.) for an additional fee or deposit but be sure to ask before you go.
• Regardless of where you evacuate, be sure your pet is clearly identified with a current license and rabies tag on their collar. You may consider having your pet micro-chipped.
• Try to keep your schedule as normal as possible.
• Make sure their shots are up to date. You may need proof of vaccinations.
• Pet stores can help you find shelter for exotic pets.

Put together a Supply Kit including:
• A pet carrier or collapsible cage (appropriate for your pet)
• Pet food, bottled water and any medications, enough for at least one week (don't forget bowls, a manual can opener and treats)
• Proof of up-to-date vaccinations
• Current photo of you with your pet (as proof of ownership)
• Cat litter, liners and pan
• Newspaper and paper towels for clean up
• Small trash bags for waste
• Muzzle (if necessary)
• Toys and other comfort items
• First aid kit
• Mark all your pets' belongings with a water-proof marker

After the storm, The Humane Society and other animal services can help you find lost pets or locate the owner of a pet you find. Watch your pet carefully outdoors. Familiar scents and landmarks may change, and your pet could easily get confused.

Downed power lines, contaminated food and water are also real dangers. Remember, pets are part of the family; don't put them at risk.

EVACUATION BEFORE & AFTER

• Know how to turn off your gas, electricity and water in case you have to evacuate.
• Secure outdoor items before leaving.
• Prepare a car emergency kit.
• Plan your evacuation route. Have an alternate route.
• Don't travel hundreds of miles, only far enough away from the evacuation area.
• Leave when ordered to do so. Do not wait.
• Communicate your plan with someone not in the storm's path.
• Plan for your pets as many local shelters do not permit them.
• Get local evacuation updates even if you're out of town using the WSAV News App.
• Watch for downed power lines when returning.
• Enter your home with caution.
• Make sure you let a friend or relative know your are home.
• Inspect your utilities when you return.
• Look for electrical system damage.
• Check for water and sewer line damage.
**UPDATING YOUR INSURANCE**

In hurricane prone locations, a good homeowners or renters insurance policy is critical. Here are some important points to review:

- Check your insurance policies well ahead of the storm to see what is covered and understand your deductible. Important, if you sustain damage from a named storm, your deductible will change. Understand the difference between replacement cost and cash value.
- Make sure you have flood insurance. Flooding is the leading cause of damage from tropical systems.
- Do you need insurance riders on special items?
- Visit floodsmart.gov to learn about your flood risk and flood insurance options for your area.
- Prepare your home and vehicles according to your specific insurance policies to ensure damages are covered.
- Know where your insurance documents and contacts are located. Take a picture and keep on your phone if you evacuate.

**GREAT IDEA** Check with your mortgage company on the different degrees of loss and the rules they set on how insurance claims are settled. In the case of very large losses, payments from insurance settlements are made directly to your mortgage company -- who in turn reimburse you after they inspect and approve your completed repairs. This could end of surprising you with a large out of pocket expense.

**FILING A CLAIM**

Hurricanes are devastating. If you’re a home or business owner whose property has been affected by a hurricane or other storm or disaster, here are some best practices on filing and following-up on an insurance claim.

- Notify your insurance agent as soon as possible and have your policy number on hand.
- Ask when you can expect an adjustor to visit your home.
- Document your loss. Present photos and inventory of damaged items, including their age and value.
- Check with your insurer before discarding damaged items and materials.
- Have any receipts and estimates on hand.
- Keep a claim diary. Good record keeping on who you speak to about your claim will make the process simpler and easier.
- Sign up for SMS/Text alerts for notifications on the status of your claim.
- Be patient. Cases are expedited based on severity or hardship.
- Determine what you can and can’t do to mitigate additional damages after a storm but before the insurance adjuster arrives.
CONSUMER PROTECTION AND FRAUD

Repairing your home after a disaster can be very stressful. Here are a few ways to help protect yourself from unlicensed contractors and con artists.

- Be extremely cautious of anyone coming to your home uninvited and offering to do home repairs.
- Obtain a written estimate or contract.
- Never pay with cash.
- Be sure to note address, telephone number, and license numbers.
- Ask for references and check them.
- Insist on start and completion dates in the contract, and do not pay the final balance until the work is completed to your satisfaction.
- If you suspect insurance fraud: In Georgia, contact the Georgia Consumer protection by phone at 1 (800) 656-2298 or online at www.oci.ga.gov/Fraud. In South Carolina, call the South Carolina Attorney General at or call the South Carolina Attorney General at 1-888-95-FRAUD or visit www.scag.gov/insurance-fraud.

Price gouging, or the sale of items or services determined by your Governor during a declared state of emergency to be necessary for public safety at a higher cost than they were immediately prior to the declaration, is illegal. If you have reason to believe that a retailer or individual is engaged in price gouging call 1(800) 869-1123 in Georgia or 1 (800) 922-1594 in South Carolina.
WE'RE STILL On Your Side IF THE POWER GOES DOWN

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