

2020 Hurricane Preparedness Tips

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DENTON, Texas – Hurricane season officially begins on Monday, June 1. There are several things you can do to prepare.

Check your insurance coverage. Homeowner's and renter's insurance policies may not cover wind and water damage caused by hurricanes. Keep in mind one inch of water in your home can cause up to \$25,000 in damages. Without flood insurance most residents have to pay out of pocket or take out loans to repair and replace damaged items. Federal assistance is not always available and is not enough to get you back to your pre-disaster condition.

Contact your insurance agent to purchase a policy, in the amount of coverage you can afford, from the National Flood Insurance Program (NFIP). Coverage is available up to \$250,000 for your home and up to \$100,000 for your home's contents. For non-residential properties, you can secure coverage up to \$500,000 for the building and \$500,000 for the building contents.

Remember, there is usually a 30-day waiting period from the date of purchase until your flood insurance policy goes into effect. For those with a flood insurance policy, FEMA is extending the grace period for policy renewals from 30-days to 120 days for policies that have an expiration date between February 13, 2020, and June 15, 2020, due to the COVID-19 Pandemic. Visit www.floodsmart.gov to find other resources to help you prepare for the Hurricane Season.

Make a plan. Decide where you and your family will go if you need to evacuate. Decide on a meeting place if you and your family get separated. Designate an out



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of town contact so you can let your family know where you are and that you are safe. Make sure everyone in your family knows and understands the plan. Practice your plan.

Make a kit. Your kit should contain at minimum a gallon of water per day for each member of the family for a week, non-perishable food, a manual can opener, extra clothes, gloves, heavy shoes, cash, and extra medication and eyeglasses. Put in a hand cranked or battery powered radio and a flashlight. Don't forget extra batteries. Don't forget food, water, and medication for your pets. For more preparedness tips go to www.ready.gov.

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