



# 2025 HURRICANE GUIDE

How to prepare for  
hurricanes in Florida.



561-609-1000 | [PTI.insure](https://www.pti.insure)



# 2025 Hurricane Guide

Experience has taught us that careful planning, early preparation, and quick response are essential to getting through a major storm. With recent storm seasons growing more intense, and forecasts calling for another active one, being ready is the best way to reduce potential impact during Florida's storm season.

This guide outlines proactive steps you can take now to prepare and help ensure the safety of you and your loved ones.

If a major storm occurs, we'll share timely updates and alerts on our website and social media channels to keep you informed.

Follow us on social media:



PeoplesTrustInsurance



PeoplesTrustInsurance



PeoplesTrustOfficial

For additional information, call 1-561-609-1000 or visit [PeoplesTrustInsurance.com](https://www.PeoplesTrustInsurance.com).

It's not how other insurance companies do business. It's *Simply a Better Way*.

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# Emergency Resources

Here's a list of resources available to assist you during a major storm. Keep the following contacts handy in case of an emergency:

## FEMA

[www.fema.gov](http://www.fema.gov)

1-800-621-3362

## Food Safety

[www.fsis.usda.gov](http://www.fsis.usda.gov)

1-888-674-6854

## Florida Division of Emergency Management

[www.floridadisaster.org](http://www.floridadisaster.org)

1-850-413-9969

## CDC Emergency Preparedness & Response

<https://emergency.cdc.gov/>

1-800-232-4636

## People's Trust Insurance Claims

1-561-609-1002



In an emergency, be sure to call **911** for assistance.

## 2025 Storm Names

|           |          |           |
|-----------|----------|-----------|
| Andrea    | Humberto | Olga      |
| Barry     | Imelda   | Pablo     |
| Chantal   | Jerry    | Rebekah   |
| Dexter    | Karen    | Sebastien |
| Erin      | Lorenzo  | Tanya     |
| Fernand   | Melissa  | Van       |
| Gabrielle | Nestor   | Wendy     |

## Did You Know?

Hurricanes are also called cyclones and typhoons, depending on where they occur. In the Atlantic Ocean and Eastern North Pacific, they are hurricanes; in the Northwest Pacific, they are typhoons; and in the South Pacific and Indian Ocean, they are cyclones.



We are your full partner in recovery after a loss, and we'll be here for you **after the storm**.  
To report a claim, call People's Trust first at **1-561-609-1002**.

# Storm Warnings And Terms To Know



## Tropical Storm Watch

Tropical storm conditions are possible and may affect your area within the next 48 hours.



## Tropical Storm Warning

Tropical storm conditions are expected in your area within the next 36 hours.



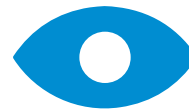
## Hurricane Watch

Hurricane conditions are possible in the area. Watches are issued up to 48 hours in advance of the anticipated storm-force winds.



## Hurricane Warning

Hurricane conditions are expected in the area. Warnings are issued up to 36 hours in advance of the storm.



## Eye

This is the clear center of the storm that arrives with calmer conditions. But remember, an eye passing over you signals that the storm is only half over.



## Rain Bands

Bands coming off the cyclone that produce severe weather conditions, such as heavy rain, wind and tornadoes.



## Eye Wall

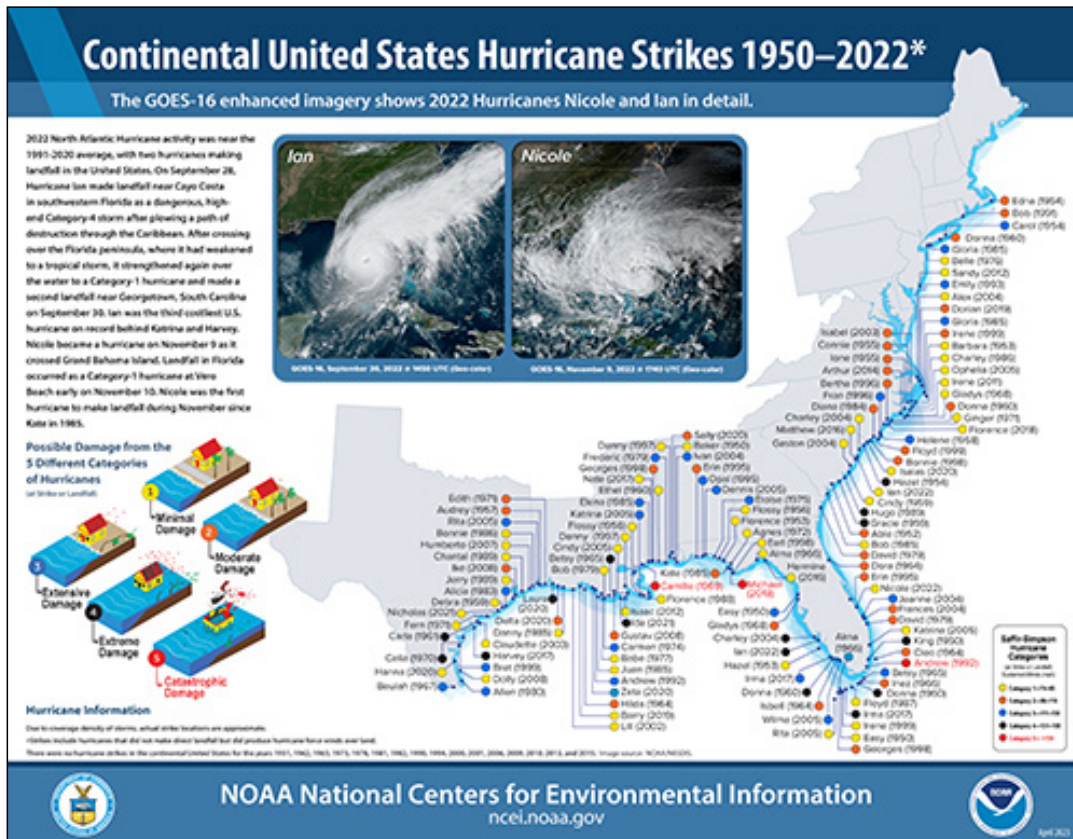
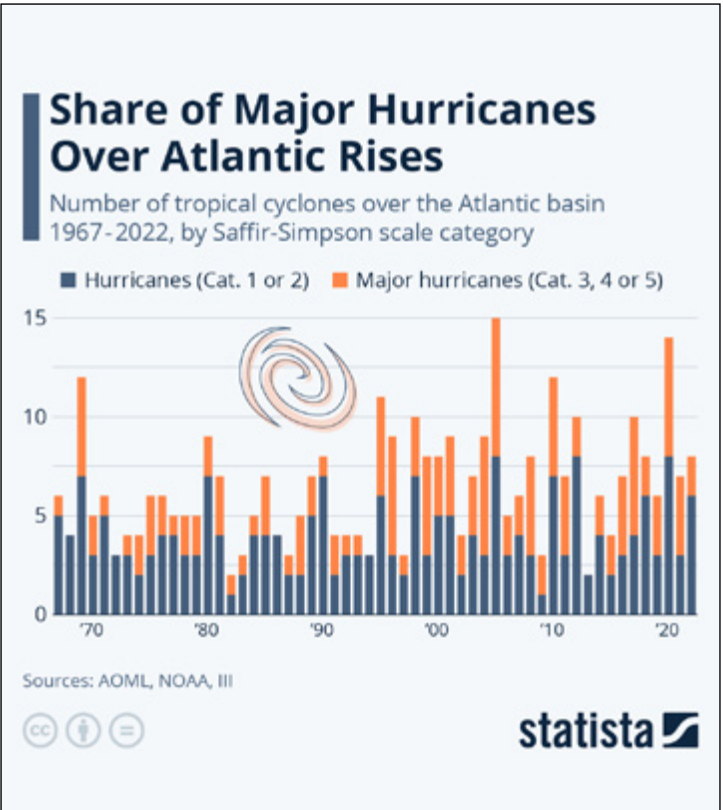
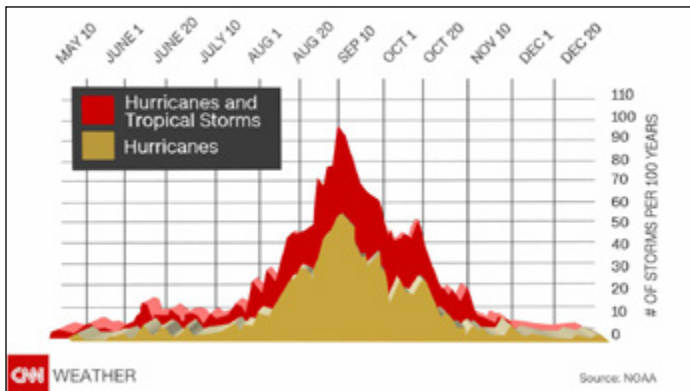
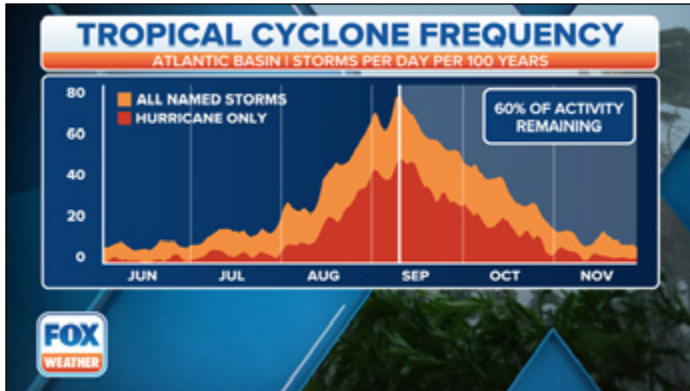
The area surrounding the eye contains some of the most severe weather of the storm, with the highest wind speed and heaviest precipitation.



## Storm Surge

A deadly rush of ocean or Gulf water that occurs when a storm makes landfall. This often floods coastal areas and sometimes areas further inland.

# Hurricane Season Statistics



# Saffir-Simpson Hurricane Wind Scale

| Category | Sustained Winds | Associated Damage  | Hurricane                       | Year                         |
|----------|-----------------|--|---------------------------------|------------------------------|
| 1        | 74–95 mph       | <ul style="list-style-type: none"> <li>• Possible damage to roofs, shingles, vinyl siding and gutters on wood-framed homes.</li> <li>• Large tree branches will snap and shallowly rooted trees may fall over.</li> <li>• Extensive damage to power lines and poles, which will likely result in power outages lasting a few to several days.</li> </ul>     | Dolly<br>Irene<br>Elsa          | 2008<br>1999<br>2021         |
| 2        | 96–110 mph      | <ul style="list-style-type: none"> <li>• Major roof and siding damage on wood-framed homes</li> <li>• Many shallowly rooted trees will fall over and block roadways.</li> <li>• Near-total power loss with outages lasting from several days to weeks.</li> </ul>  | Paula<br>Georges<br>Frances     | 2010<br>1998<br>2004         |
| 3        | 111–129 mph     | <ul style="list-style-type: none"> <li>• Major damage or removal of roof decking and gable ends on wood-framed homes.</li> <li>• Many shallowly rooted trees will fall over and block roadways.</li> <li>• Electricity and water will be unavailable for several days to weeks.</li> </ul>   | Ivan<br>Wilma<br>Milton         | 2004<br>2005<br>2024         |
| 4        | 130–156 mph     | <ul style="list-style-type: none"> <li>• Severe damage to wood-framed homes, with loss of most of the roof structure and/or exterior walls.</li> <li>• Fallen trees and power poles will isolate residential areas. Power outages may last weeks to possibly months.</li> <li>• Most of the area will be uninhabitable for weeks or months.</li> </ul>       | Idalia<br>Ian<br>Irma<br>Helene | 2023<br>2022<br>2017<br>2024 |
| 5        | 157+ mph        | <ul style="list-style-type: none"> <li>• A high percentage of wood-framed homes will be destroyed, with total roof failure and wall collapse.</li> <li>• Fallen trees and power poles will isolate residential areas. Power outages may last for weeks to possibly months.</li> <li>• Most of the area will be uninhabitable for weeks or months.</li> </ul> | Andrew<br>Michael               | 1992<br>2018                 |



# Hurricane Safety Myths Vs. Facts



**MYTH:** Taping your windows is the best way to prevent them from shattering during a hurricane.

**FACT:** Tape cannot withstand flying debris caused by hurricane-force winds. Opt for tested and approved storm shutters or emergency plywood instead.



**MYTH:** It's "only" a tropical storm.

**FACT:** Tropical storms, even tropical depressions, still pose a serious hazard. They often generate widespread, torrential rains of more than 6 inches, which may result in deadly and destructive floods, and can even spawn tornadoes, which may cause severe damage to homes and buildings.



**MYTH:** Before a storm, fill bathtubs and sinks to use as drinking water in case the power goes out.

**FACT:** Water stored in a bathtub can be used for washing clothes, bathing or flushing toilets. Unfortunately, it's not considered sanitary enough for drinking purposes. Opt for bottled water instead.



**MYTH:** Crack your windows open to stabilize pressure during a hurricane.

**FACT:** This is the worst thing you can do. If you let strong wind into your home, it's going to look for a forceful way out, breaking your windows upon impact. In addition, buildings are not airtight. Your home is constructed with enough small openings to prevent pressure from causing anything to explode.



# Know Your Insurance

Knowing what your home insurance policy includes and excludes is a key part of storm preparedness. Take time to review your coverage details now to ensure your home is fully protected before a major storm strikes.

## Insuring Your Home

Make sure your policy limit is high enough to cover the full cost of rebuilding your home if it suffers severe damage or total loss. Remember, the market value of your home is different from what it would cost to rebuild it from the ground up.

Save your policy information and insurer's claims department number in your phone.

## Insuring Your Personal Property

The best way to determine how much insurance coverage you need to protect your personal possessions is to conduct a home inventory (see page 13). Maintain a complete written inventory, along with photos or videos, of your household contents and store them in a safe, secure place.

### Replacement Cost:

Covers the cost to replace your personal property at its current value.

### Actual Cash Value:

Covers the cost to replace your personal property at its depreciated value.

## A Word About Flood Insurance

In a hurricane-prone state like Florida, flood insurance is a must. Flood insurance is intended to cover physical damage to your home "directly" caused by floodwater that either covers at least two acres of your property or two adjacent properties, one of which is yours.

Losses due to flooding are not typically covered under most homeowner's insurance policies. We recommend adding a PTI Flood Insurance policy to ensure complete protection of your home.

PTI Flood Insurance is a direct flood insurance provider through the National Flood Insurance Program (NFIP). For more information, contact your Agent or call **1-561-320-8134** to get a quote.

## What is a Hurricane Deductible?

A hurricane deductible is the portion of damage from a qualifying hurricane that you, as the policyholder, are responsible for.

These deductibles typically range from 1 to 5 percent of your home's insured value. Higher deductible options, such as 5 or 10 percent, may be available and can lower your overall insurance premium.

## Covering Additional Living Expenses

In the event of a major storm that makes your home unfit to live in, Additional Living Expenses coverage pays for reasonable additional living expenses you may incur while your home is being repaired.

Additional Living Expenses coverage is generally equal to 20 percent of the insured value of the structure of your home. However, most insurers also offer higher coverage limit options.

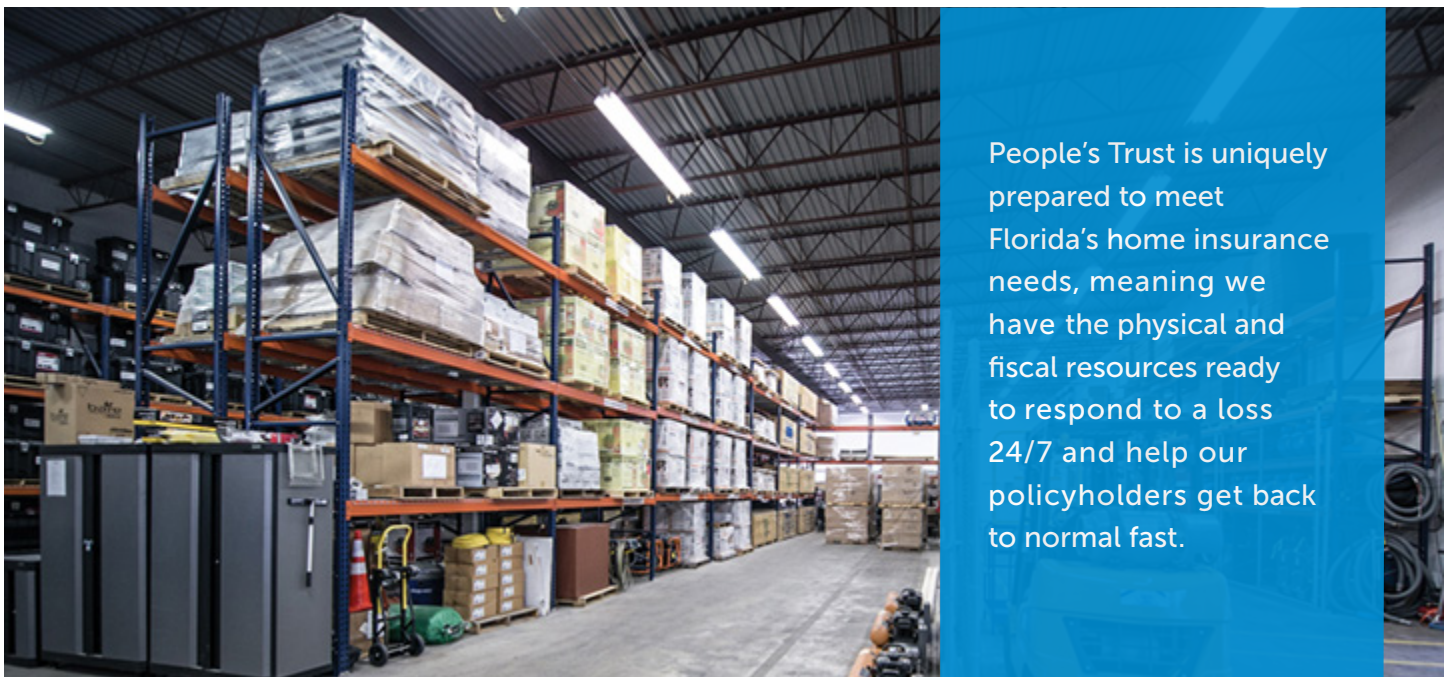
There is typically a **30-day waiting period** on most new flood insurance policies.

Don't wait until the next big storm to get flood insurance. Call People's Trust or your Insurance Agent to discuss your PTI Flood Insurance needs today. **1-561-320-8134**.

# Hurricane Preparedness Checklist

Don't wait until a major storm threatens. People's Trust Insurance recommends you print these handy checklists before the storm season begins.

- Build an emergency kit (see page 11) and make a family communication plan. In case your family isn't together in an emergency, it's vital to know how to contact each other. Keep in mind, cell phone service may be unreliable or even unavailable after a major storm.
- Compile contact information for relevant family members (see page 14) and keep it handy in a wallet or purse.
- Find out the elevation of your property and whether the land is flood-prone. This will help you know how your property will be affected when storm surge or tidal flooding is forecast.
- Learn community hurricane evacuation routes and how to find higher ground. Determine where you would go and how you would get there if you need to evacuate.
- Set aside two hours on a Saturday morning to organize and label your storm shutters, and learn how to use them (see page 19) for a variety of severe weather situations.
- Create an inventory (see page 13 for a downloadable form) of your home's contents, such as electronics, jewelry, vehicles, and appliances. Store it in a waterproof container or plastic sleeve.
- Clear low-hanging or dead tree branches. If you hire a trimming service, ask for a "hurricane cut."
- Bring in outdoor furniture, decorations, garbage cans and anything else not tied down. Secure or remove large objects such as grills and potted plants from your yard.
- Clear clogged gutters and rain spouts, and make sure they are properly secured to your home.
- Test run generators to ensure they're working.



People's Trust is uniquely prepared to meet Florida's home insurance needs, meaning we have the physical and fiscal resources ready to respond to a loss 24/7 and help our policyholders get back to normal fast.

# Emergency Kit Checklist

## Food

- 7-day supply of non-perishable food
- Hand-operated can opener
- Disposable plates, cups, utensils
- Napkins or paper towels
- Cookware to boil water
- Propane tanks for your grill so you can cook

## Water

- Three gallons of water per person, per day (FEMA recommends a 5-day supply)

## First Aid

- Fully stocked first aid kit
- Additional prescriptions or essential medicine
- List of current medications and allergies
- Sunscreen
- Insect repellent
- Fire extinguisher
- Extra cash in case ATMs are down

## Lighting

- Flashlights and extra batteries
- A large light source (e.g., fluorescent lantern)
- Utility lighter
- A wrench or set of pliers (to turn off utilities)

## Communication

- Battery-powered AM/FM radio
- NOAA hazard-alert radio
- Car or emergency charger for mobile devices
- Small notepads and pencils
- Games and activities that don't require electricity

## Baby Needs

- Bottles, formula, and/or powdered milk
- One-week supply of diapers
- Baby wipes and diaper rash ointment

## Transportation

- Maps of local and state roads
- Directions to nearby shelters
- Spare tire or tire patch kit
- Emergency roadside flares or triangles
- List of local services (e.g., public transportation, cabs/rideshares) and their contact information

## Sanitation & Personal Care

- Trash bags
- Disinfectant wipes or gels
- Toothbrushes and toothpaste
- Toilet paper
- Spare set of clothes and shoes for each person
- At least one blanket per person
- Personal, feminine care items
- Soaps and shampoos
- Dust masks, plastic sheeting, duct tape

## Pet Needs

- One week of food and water
- Leash and a crate or carrier
- Bed, dishes, toys
- Any medications
- Battery-operated air pump for aquarium
- Vet's contact information



# Critical Information To Print

Preparing for storm season means preparing for an event during which you may lose power. Print out or make copies of important documents and keep them in a waterproof container or sleeve.

## Important Documents

- Family Contact Information form (see page 14)
- Family Medication form (see page 15)
- Copies of health insurance cards for your family
- A copy of your homeowner's insurance policy
- Birth certificates and Social Security cards
- Driver's licenses and vehicle registration
- Copies of major credit cards (front and back)
- Bank account and contact numbers
- Inventory of valuables in your home (see page 13)
- Recent service or utility bill with your home address

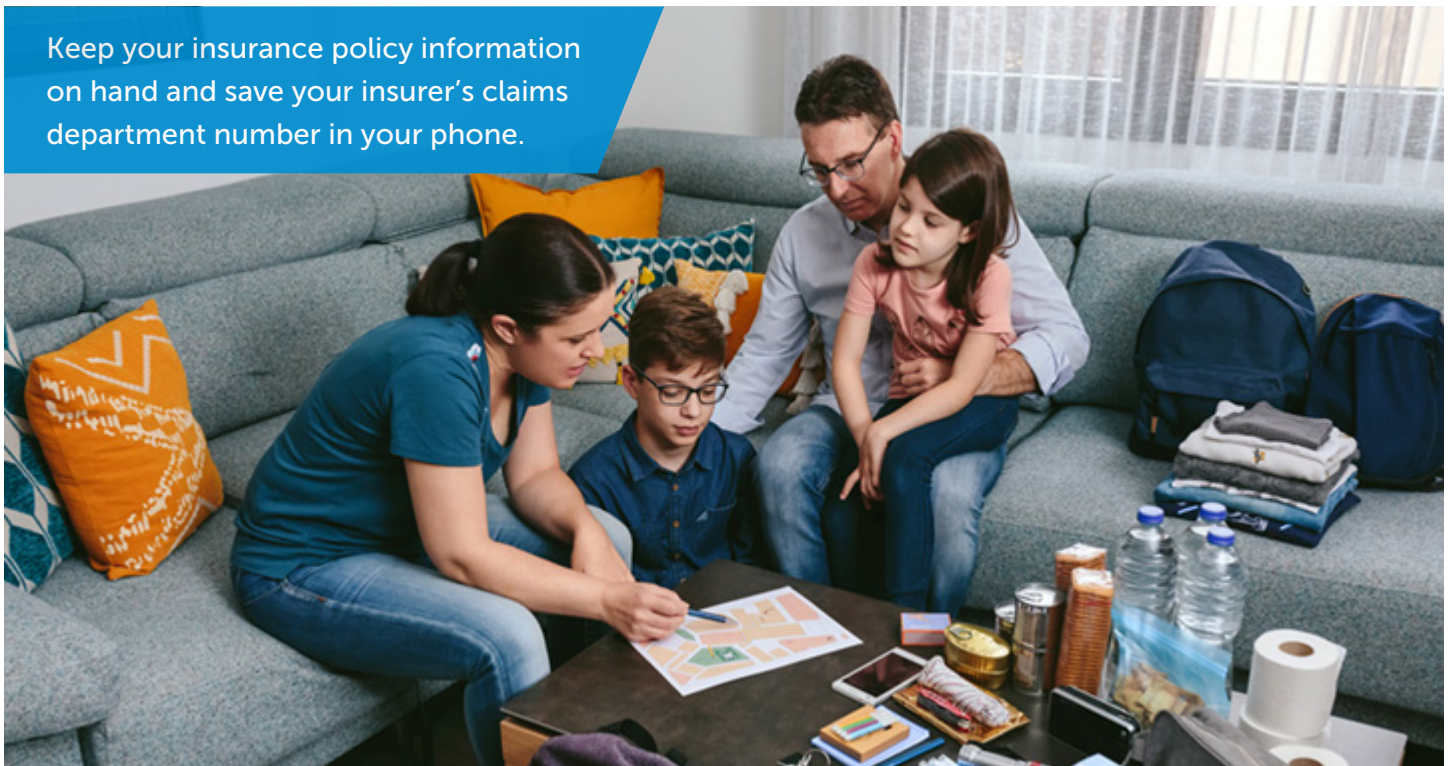
## Local Phone Numbers

- Emergency management office
- Law enforcement
- Utilities
- County & city government offices
- Hospitals (and addresses)
- American Red Cross
- Radio stations (and frequencies)

## Maps

- Local & state highway maps
- Maps to your local shelter

Keep your insurance policy information on hand and save your insurer's claims department number in your phone.



# Home Inventory

Use the following home inventory form for each room in your home to make sure all your valuables are documented in the event of a major storm.

| ITEM             | PRICE | DATE | BRAND |
|------------------|-------|------|-------|
| <b>Furniture</b> |       |      |       |
|                  |       |      |       |
|                  |       |      |       |
|                  |       |      |       |
|                  |       |      |       |
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|--------------------|--|--|--|
| <b>Electronics</b> |  |  |  |
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| <b>Other</b> |  |  |  |
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|              |  |  |  |

# Family Contact Information

|                      |                 |
|----------------------|-----------------|
| Out-of-Town Contact: | Contact Number: |
| Local Meeting Spot:  | Phone Number:   |
| Evacuation Shelter:  | Phone Number:   |

## Create a list of family members and how they can be reached throughout the day

|                |                         |
|----------------|-------------------------|
| Name:          | Social Security Number: |
| Date of Birth: | Special Note:           |
| Location #1:   | Location 2:             |
| Address:       | Address:                |
| Phone Number:  | Phone Number:           |

|                |                         |
|----------------|-------------------------|
| Name:          | Social Security Number: |
| Date of Birth: | Special Note:           |
| Location #1:   | Location 2:             |
| Address:       | Address:                |
| Phone Number:  | Phone Number:           |

|                |                         |
|----------------|-------------------------|
| Name:          | Social Security Number: |
| Date of Birth: | Special Note:           |
| Location #1:   | Location 2:             |
| Address:       | Address:                |
| Phone Number:  | Phone Number:           |

|                |                         |
|----------------|-------------------------|
| Name:          | Social Security Number: |
| Date of Birth: | Special Note:           |
| Location #1:   | Location 2:             |
| Address:       | Address:                |
| Phone Number:  | Phone Number:           |

## Provide the following for each family member and update with any changes

|                       | Company Name | Phone Number | Policy Number |
|-----------------------|--------------|--------------|---------------|
| Medical Insurance     |              |              |               |
| Homeowner's Insurance |              |              |               |
| Veterinarian          |              |              |               |



# Family Medication Form

Print out and complete for each family member.

This Form Is For: \_\_\_\_\_

## Medicinal Allergies

| Medication Name | Reaction (Swelling, Difficulty Breathing, etc.) |
|-----------------|---|
|                 |   |
|                 |   |
|                 |   |
|                 |   |

**Current Prescriptions** Use your prescription bottles to fill out this information for every medication you take.

| Medication Name | Doctor's Name | Doctor's Number | Reason for Treatment | Dosage (mg) | How Often I Take It |
|-----------------|---------------|-----------------|----------------------|-------------|---------------------|
|                 |               |                 |                      |             |                     |
|                 |               |                 |                      |             |                     |
|                 |               |                 |                      |             |                     |
|                 |               |                 |                      |             |                     |
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|                 |               |                 |                      |             |                     |
|                 |               |                 |                      |             |                     |

## Non-Prescription Medications Including Vitamins & Supplements

| Name | Reason for Treatment | Dosage (mg) | How Often I Take It |
|------|----------------------|-------------|---------------------|
|      |                      |             |                     |
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|      |                      |             |                     |
|      |                      |             |                     |

Pharmacy Name: \_\_\_\_\_

Pharmacy Number: \_\_\_\_\_

# Expert Tips To Prepare Your Home Before A Storm Strikes

## Put Away Projectiles

During a major storm, unsecured outdoor items can become dangerous projectiles. Be sure to bring in anything not firmly anchored, such as barbecue grills, trash cans, umbrellas, patio furniture, and flagpoles.

Florida homeowners often overlook the risk posed by outdoor planters. Strong winds can lift and throw them, causing significant damage. Always move planters indoors before the storm arrives.

## Entryway Chandeliers

Many high-end Florida homes feature a decorative chandelier in the entryway, often held up by just an electrical wire and a light chain. To reduce the risk of it becoming airborne during a storm:

- ▶ Remove the chandelier entirely, or
- ▶ Secure it to one of the concrete support columns. If it breaks loose, this setup will help it fall straight down rather than be carried by the wind.

## Prepare Your Backyard Pool

Avoid draining your pool before a storm. Keeping the water level stable helps prevent structural damage if the water table rises. If needed, lower the water by only one to two feet to help manage potential flooding.

Turn off the pool pump and motor, and protect them with a plastic cover to keep moisture out. Treat the pool with chlorine to help prevent bacteria growth during and after the storm.

## Prepare Your Generator

If possible, consider investing in a portable generator to help power essential items like lights and small kitchen appliances in the event of a prolonged outage after a storm.

Never place a generator in a garage, carport, or too close to your home, as it can release carbon monoxide that could enter your living space. To stay safe, keep the generator outside in a well-ventilated area. Secure it to a nearby tree or other solid structure with a chain to reduce the chance of theft.

Avoid laying electrical cords near water. If you're connecting a generator to your home, route cords along dry paths where they won't sit in puddles or get rained on.

## Pace Yourself

Your personal safety is just as important as protecting your property. Many storm-related injuries happen before or after a hurricane when people try to take on too much, especially tasks they're not used to, like putting up shutters or clearing branches.

Don't risk straining your back or ending up in the emergency room. Take your time, work in short stretches, and know when to stop. For bigger jobs, it may be safer and easier to hire a professional.

# Your Evacuation Plan

## You Should Evacuate If...

- ▶ You are told to do so by the authorities.
- ▶ You live in a mobile home or temporary structure. These are not safe from hurricane-force winds.
- ▶ You live in a high-rise building.
- ▶ You live in a designated hurricane evacuation zone that has been called to evacuate.
- ▶ You live near the coast, river or island waterway. Also evacuate if you live on a floodplain.

## What Evacuation Zone Are You In?

Know what evacuation zone your home is located in before a hurricane hits. Visit <https://www.floridadisaster.org/knowyourzone/> and select your county.



## Preparation

- ▶ Identify your nearest evacuation centers, when they will open and, if applicable, which ones allow pets.
- ▶ As an alternative to an evacuation center, reach out to friends or family who live outside of the forecasted cone of impact and create a list of potential evacuation locations. Record names and contact information of all people willing to let you stay in their homes.
- ▶ Designate a main location and a backup location to meet after the storm in the event your family gets separated during the evacuation.
- ▶ Designate someone to pack the car with all your supplies and another person to listen for evacuation orders and print out driving directions to your shelter.
- ▶ Use the document checklist (see page 12) to make sure you compile all necessary information.
- ▶ Gather local area maps in the event that mobile devices lack service or electricity.

## When Evacuating

- ▶ Stay calm. Orders are usually given before danger strikes and evacuation centers need time to open.
- ▶ Listen to orders at least twice to determine evacuation locations, and print driving directions.
- ▶ Unplug appliances, turn off water at the main valve, and deactivate electricity at the breaker box.
- ▶ Pack your vehicle and go to your designated evacuation spot or your backup location.
- ▶ Turn on the radio to stay tuned to emergency bulletins.
- ▶ Anticipate long periods without power and be sure that children's games or activities are easy to access.
- ▶ If traveling to stay with friends or family, stick to evacuation routes until you are out of an evacuation area. Emergency professionals will be using the other roads.



# Non-Evacuation Zone Residents

Florida emergency officials generally advise residents outside of evacuation zones to remain at home during most hurricanes and tropical storms, unless they are in poor health, elderly, or in the final trimester of pregnancy.

## Preparation

- ▶ Check your disaster supplies and bring them into a central “safe room.”
- ▶ Install your aluminum hurricane shutters. If you do not have aluminum hurricane shutters, board up windows and doors (including garage doors) with plywood.
- ▶ Turn your refrigerator and freezer to the coldest setting. Keep them closed as much as you can so your food will last longer if the power fails (see page 20 for food safety tips).
- ▶ Fill bathtubs and large containers with water for sanitation purposes (e.g., to flush toilets).
- ▶ Turn off and properly secure propane tanks. Place tanks in an easily accessible location, as you may need to use them after the storm to heat canned goods, cook food and/or boil water.
- ▶ If you own a generator, fill gas containers and secure them in a safe, easily accessible location.
- ▶ Top off your gas tank in case of a shortage after the storm.
- ▶ Unplug small appliances (e.g., lamps and electronics) in rooms you do not plan to use during a storm. This will help to protect your belongings from harmful surges when power is restored.
- ▶ Charge all cell phones.

## During the Storm

- ▶ Listen to an NOAA Weather Radio or your local emergency news station for information on the progress of the storm from the National Weather Service.
- ▶ Avoid using mobile devices except for emergencies. Consider turning them off to conserve power.
- ▶ Stay indoors at all times. Keep away from windows and any glass doors.
- ▶ Close all of your interior doors, as well as blinds and curtains.
- ▶ Move to an interior room or hallway in the lowest level of your home. Sleep here if possible.
- ▶ Bring a smoke detector and carbon monoxide detector into the room or hallway.
- ▶ If any damage occurs, extinguish candles or other light sources that use flames and generate heat. Immediately switch to flashlights in the dark to avoid harm from potential gas leaks.
- ▶ Never use an elevator during a storm.

### **Designate a “safe room” in your home.**

Select an interior room with no windows, such as a bathroom or walk-in closet. In the event that your roof develops a hole or completely blows off, have a mattress readily available in the safe room to function as a barrier against flying debris and wind.

# Install Storm Shutters Like A Pro

## Pre-Label Storm Shutters

A common mistake Florida homeowners make before a major storm is not labeling their storm shutters in advance. This often leads to a disorganized pile in the garage and a last-minute scramble to figure out where each panel belongs.

Most storm shutters come with a marked number for identification. An easy way to stay organized is to place a plastic label on each window that matches the number on the corresponding shutter.

## Top 3 Things to Install Storm Shutters

To properly install storm shutters, you will likely need the following:

### ▶ 1. Wing-Nut Driver

A wing-nut driver mounts to either an electric screwdriver or power drill. It significantly simplifies the process of clamping down the wing nuts when installing storm shutters. Stock up now! When a hurricane is approaching, you will not be able to find wing-nut drivers in stores.

### ▶ 2. Protective Gloves

Avoid the risk of cutting your hands by wearing thick, protective gloves while installing storm shutters. Keep a backup pair on hand in case a glove rips or a helper forgets their pair at home.

### ▶ 3. Help from Others

Recruit your neighbors and friends to help install storm shutters. This will make installation easier and faster. At the beginning of storm season, form a small group in your neighborhood who commit to helping each other install shutters, along with assisting any elderly or disabled residents.

### ▶ What Are the Best Types of Storm Shutters?

Aluminum shutters are lightweight and relatively easy to install. Also, mesh screens are a newer product that can be purchased in lieu of shutters and installed on certain areas of your home, like patio doors.

**A Word to the Wise:** Avoid metal storm shutters. They are extremely heavy and very difficult to install.

Set aside **two hours** on a Saturday morning to organize and label your storm shutters, and practice installing them.



# Food Safety

## Do

- ▶ Keep items sealed and use storage containers after opening.
- ▶ Clean utensils before and after use.
- ▶ Keep any trashcan lids closed.
- ▶ Wash your hands frequently.
- ▶ Use ready-made formula for infants.

## Don't

- ▶ Eat foods from swollen, busted or rusted cans.
- ▶ Eat anything that looks or smells questionable.
- ▶ Eat food that comes into contact with floodwater.
- ▶ Eat foods that must be refrigerated if they've sat at room temperature for 2+ hours.
- ▶ Let trash pile up.

## Four Steps to Can Cooking

1. Remove the label and any other paper materials from the can.
2. Wash and disinfect the can.
3. Fully open the can. The less liquid, the larger the opening needs to be.
4. Cook food by positioning the can above the heat source, not directly on it.



## Power and Your Refrigerator

- ▶ Don't open your refrigerator if the power goes out. Food in your refrigerator will stay at a proper temperature for up to 4 hours if it is left unopened.
- ▶ Food in the freezer can last longer. Use a thermometer to check if food is 40 degrees or below; this means it is safe to cook or to refreeze if the power is back on.
- ▶ If you lose power, a 25-pound bag of dry ice will keep items in the freezer cold for 3–4 days.
- ▶ Freeze gallons of water into block ice, which will last longer than cubed ice.



# Special Considerations For Seniors

If an elderly parent or relative is in a nursing home, their care is usually well managed during a storm. But if they live alone or with you, it's important to ensure they have enough supplies to support their health and safety.

## Water

Dehydration is a serious health problem for older adults.

- ▶ If possible, store more than the recommended amount of water.
- ▶ Store water in containers that are small and easy to handle, such as clean, sanitized two-liter plastic soda bottles.
- ▶ Use caps that are easy to remove by people with arthritis.

## Medical Needs

- ▶ Extra hearing aid batteries.
- ▶ Medical alert tag or bracelet.
- ▶ List of serial numbers and styles of medical devices (e.g., pacemakers, CPAP machines).
- ▶ Copies of prescriptions with dosage, directions and refill dates.
- ▶ Minimum 2-week supply of all essential medications.
- ▶ Adult diapers.

## Electronics

- ▶ Battery-powered or manual wheelchair, walker or cane.
- ▶ Wheelchair batteries.

## Food

- ▶ Consider special dietary needs, such as low-sodium, high-fiber or other specific foods.
- ▶ Easy-to-use hand-operated can opener with a cushioned, rubber handle grip.

## Important Papers

In addition to those listed on page 12, also include:

- ▶ Medicare cards.
- ▶ Living will and medical power of attorney.
- ▶ Veteran's papers.

## Evacuation

- ▶ Prearrange transportation with neighbors and identify local shelters that accommodate older adults and persons with disabilities.





# Caring For Pets

## Before the Storm

- ▶ Make sure your pets' tags are current and print a copy of their most recent shot records.
- ▶ Take a photo of your pets for identification purposes.
- ▶ Add all of your pets' essentials to the emergency kit.
- ▶ Coordinate boarding options for your pets (pet hospital, kennel, pet-friendly hotel, local shelter, etc.).
- ▶ Designate someone to be responsible for transporting your pet in the event your family evacuates.

## During the Storm

- ▶ Make sure your pets are inside to prevent them from running away.
- ▶ Feed your pets wet canned food before dry food to cut down on the water they need.
- ▶ Separate animals, especially cats and dogs. Storms can make animals anxious and erratic.
- ▶ Stay calm and act normally. Changes in your behavior can spook animals.
- ▶ Keep dogs, cats and other pets in crates or cages.
- ▶ If dropping off your pets at a separate shelter, take them there first. Verify the contact information of the shelter and discuss the procedure for returning to pick up your pets.

# Child Safety

## Reducing a Child's Fear During a Hurricane

Severe weather can be frightening for children, especially if they feel unprepared. Offering steady guidance and emotional support can help ease their anxiety and make them feel more secure.

### Constant Communication

Maintain open communication with your children throughout the storm. Explain your plans clearly and let them take part by helping gather emergency supplies.

### Put Together a Child-Friendly Evacuation Kit

Include comfort items like toys, books, or stuffed animals that don't need electricity or batteries. Letting children pick these items helps them feel involved and brings a sense of familiarity during uncertain times.



# Storm Recovery

Whether you remain at home or return after evacuating, stay cautious and aware of any damage or hazards left behind by the storm. Additional rainfall can still lead to flooding even after the hurricane has passed.

## Returning Home from Evacuation

- ▶ Wait to return home until officials lift the evacuation order and give the all-clear.
- ▶ Do not use roads outside of the evacuation route unless told they are clear.
- ▶ Drive slowly and cautiously. Power lines and trees often fall during storms and can endanger drivers.
- ▶ Never drive into standing water; you may not know where the puddle ends and a canal starts.
- ▶ Look at the outside of your home before re-entering. You need an accurate assessment of potential damage in case the interior is dark due to a power failure.
- ▶ Leave immediately if you notice signs of danger (e.g., standing water, the smell of gas, fire damage). Contact emergency services if there is an immediate danger.

## Exiting Your Home After Riding Out the Storm

- ▶ Venture outside only after officials say the storm is over and it is safe to be outside.
- ▶ Contact family and friends to let them know you're okay.
- ▶ Contact the American Red Cross if you are unable to reach friends or family. They maintain a shelter database to help you reconnect with loved ones.
- ▶ Do not use tap water for cooking or drinking until officials say it is okay.
- ▶ Only run your generator outside and away from all structures. Chain it to a large object, such as a tree, to protect it from thieves.
- ▶ If you have a carbon monoxide detector, bring it into the common room closest to your generator.

## Assessing the Damage

- ▶ Look for any damage to the interior of your home. Immediately seek alternative shelter if you smell gas, have fire damage, or flood waters are not receding from your home.
- ▶ Carefully watch your home and yard. Use the buddy system where one person looks for damage while the other watches for dangers on the lawn (e.g., snakes, broken glass, downed power lines).
- ▶ Immediately report any downed lines or gas leaks to the proper authorities.
- ▶ Take pictures of the damage done to your home.

## Mosquito Safety

- ▶ Rain and flooding caused by hurricanes often cause an increase in mosquitoes, which are a nuisance and can carry diseases like Zika virus, a serious concern for pregnant women.
- ▶ To control mosquito breeding, drain all open containers with standing water.

### **To reduce your exposure to mosquito bites:**

- ▶ Inspect and repair window and door screens, and keep windows and doors closed.
- ▶ Apply insect repellent that contains DEET or Picaridin to exposed skin and/or clothing when spending time outside.

# What To Do After A Loss Occurs

- ▶ Protect your property from further damage by making reasonable and necessary repairs.
- ▶ Maintain receipts of all expenses related to the temporary repairs and for any expenses incurred that are to be considered for reimbursement.
- ▶ Make a list of your damaged personal property. If possible, include the manufacturer, brand name, and place and date of purchase. Photos or video of your property before the loss are most helpful.
- ▶ Separate damaged property and keep it in a secure location. A claims adjuster will need to examine all damaged property to fully estimate your loss.

## Prevent Water Damage Caused by Wind-Driven Rain

One of the biggest problems homeowners face during a hurricane is wind-driven rain, caused by 100 mph winds blowing rain in every direction. No matter how well-built your home is, water can seep under the door and sliders. Prevent extensive water damage to your valuables by moving them away from doors and sliders, toward the middle of your home.

## Protect Yourself From Home Repair Insurance Fraud

After a major storm, some dishonest contractors may try to take advantage of homeowners dealing with damage and stress.

Watch out for these red flags when hiring a restoration contractor:

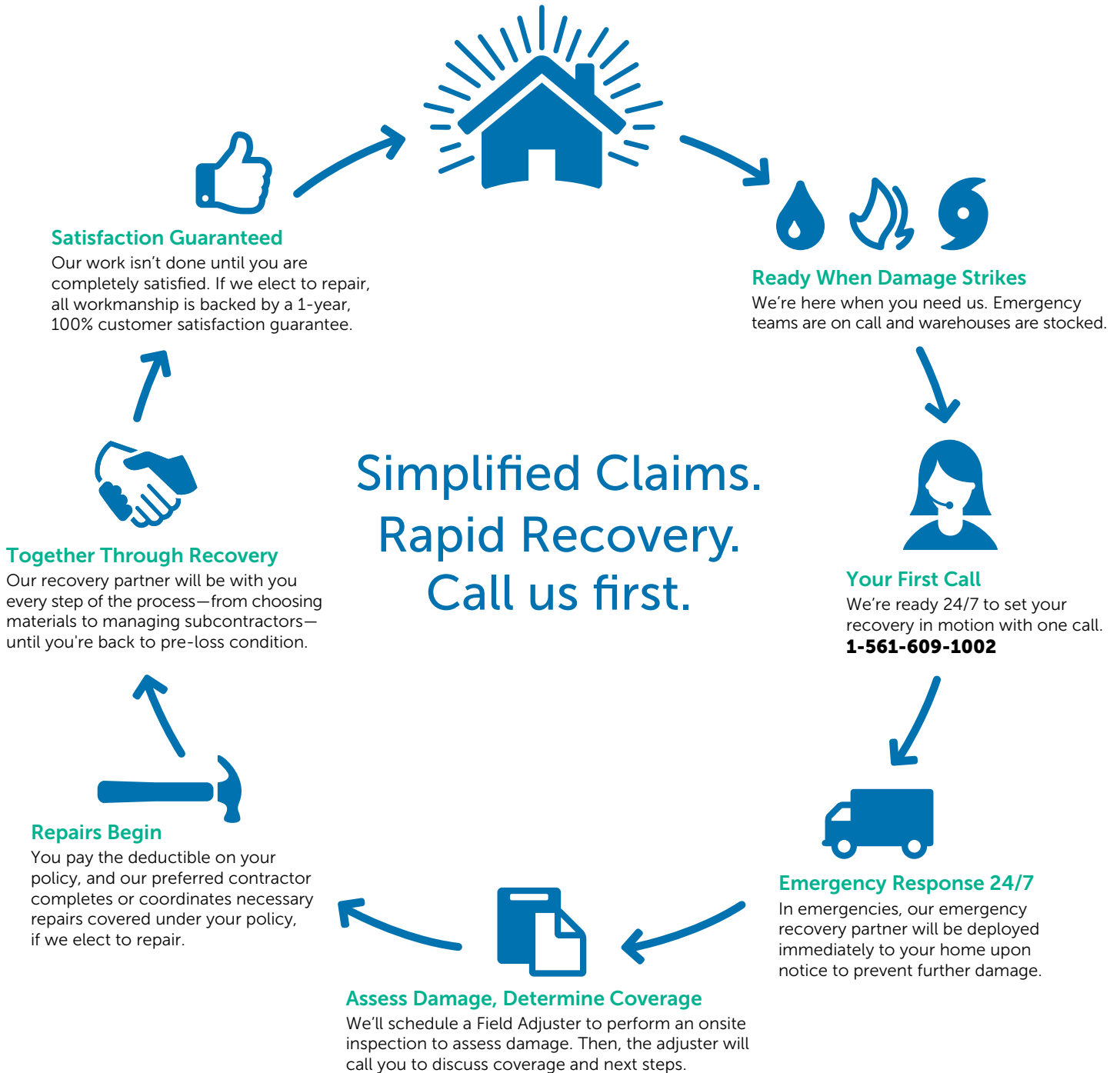
- ▶ They happen to “be in the area” and have leftover material.
- ▶ They are not affiliated with any recognized trade association.
- ▶ Their license or insurance information cannot be verified.
- ▶ They demand that you pay in full before they make any repairs.
- ▶ They won’t provide references for similar jobs in your area.
- ▶ They offer a large discount, but don’t state the total cost of the repair.

**If you suspect fraud**, notify your home insurance carrier immediately and report it to the Florida DFS Division of Insurance Fraud at **1-800-378-0445**.

## People’s Trust Policyholders: Call Us First for Seamless, No-Hassle Claims

If you’re a People’s Trust Policyholder, your policy entitles you to 24/7 emergency service for covered damage repairs. To report a claim, call People’s Trust first at 1-561-609-1002.

# The Claims Process



In the event of a loss, policyholders should always CALL PEOPLE'S TRUST INSURANCE FIRST at 1-561-609-1002 to take advantage of **seamless, no-hassle recovery**.

For illustrative purposes only. If we elect to repair, an entity affiliated with People's Trust Insurance Company may coordinate or provide all repair services in conjunction with our Better Way approach. Participation in the Better Way approach requires the selection of the Preferred Contractor Endorsement Form, E023. Our Better Way approach is subject to product terms, exclusions and limitations.



*The material included in this guide is for informational purposes only and is not intended as specific advice for any individual. Please always refer to recommendations from your local community, municipality, county or state officials, as well as law enforcement, for more specific emergency management advice.*

