

## **7 Ways to Prepare for Hurricane Season**

With hurricane season fast approaching, the Florida Bankers Association is encouraging bank customers to adequately prepare for the season by assessing their home's risk and developing emergency plans to protect against a potential storm.

Hurricane preparation can greatly reduce the aftershock of natural disasters. Florida banks have taken preventive measures to ensure that we are prepared and that our customers' funds remain protected and accessible during hazardous weather conditions. Effective disaster recovery procedures enhance the safety of customers and operation during weather emergencies.

To make sure your house is equally protected, the Florida Bankers Association offers the following tips:

- **Know your risk.** [FEMA's map service center](#) will show you the flood risk for your community, which helps determine the type of [flood insurance coverage](#) you will need. Flood insurance should be a necessity, as standard homeowners insurance doesn't cover flooding and may have different deductibles for storm damage.
- **Talk to your insurance agent or broker.** A good flood insurance policy can be a financial lifesaver following a damaging event such as a hurricane – but even good policies may have restrictions. Talk to your agent so you understand what your policy does and does not cover.
- **Assemble an emergency kit.** The emergency kit should include first aid supplies, a flashlight, extra batteries, at least three days of non-perishable foods and water, towels and a supply of any necessary medications. Stay informed of the storm's path and progress by monitoring Wireless Emergency Alerts via text message and having a battery-powered radio or TV available.
- **Develop a family communications plan.** Know how you will contact one another; how you will get back together, if separated; and what you will do in different situations. Having a plan can eliminate some of the stress and confusion.
- **Establish an evacuation route.** Prior to a storm, contact your local American Red Cross to locate the shelter nearest you or download their Shelter Finder App. Identify the safest route to get there. Be sure to check if your local emergency shelter allows animals and family pets.

- **Secure your home.** Outdoor furniture and other objects can pose a potential hazard. Turn off propane tanks and other utilities if instructed to do so by emergency personnel.
- **Protect financial documents.** In the event of a disaster, you will need identification and financial documents to begin the recovery process. Safeguard important documents in a bank safety deposit box, computer storage devices (USB drive, CD/DVD), and/or waterproof storage containers, including:
  - Personal identification (driver's licenses, birth certificates, military IDs, passports, etc.)
  - Financial account information (checking, savings, retirement and investment accounts, credit/debit cards).
  - Insurance policies on all personal property, including appraisals and lists and photos of valuable items.
  - Ownership or leasing documentation for homes and vehicles (deeds, titles, registrations, rental agreements, etc.)
  - All health and medical insurance documentation.

The FEMA website, [Ready.gov](https://www.ready.gov), also offers tips on preparing for an emergency, including: a [free app](#) that is available for download through your smart phone and an [emergency financial first aid kit](#) to help keep your finances well-organized during a potential storm. For more resources, visit the FEMA site: <http://www.ready.gov/hurricanes>.

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