

PERSONAL INSURANCE

Hurricane Checklist**Overview**

At Brown & Brown, we understand the importance of helping to protect your home, business and family. Hurricanes are among the costliest storms in the United States, with Katrina being the worst, with a reported \$201.3 billion in property damages. The aftermath of these hurricanes is devastating to homeowners. Hurricanes are increasing in frequency and severity, and homeowners should take the time to be aware and prepare themselves and their homes.

Impacts

The Gulf Coast and Southeast regions of the United States are particularly vulnerable. The states facing the most prevalent impacts are Florida, Texas, Louisiana and North Carolina. Although these are hot spot locations, the surrounding areas are all at risk of being affected by these hurricanes.

The average hurricane season consists of 14 named storms. The high number of named storms is caused by sea warming and surface temperatures, which will continue to rise over time, heightening the potential risk of hurricanes.

Preparing Your Home Before Landfall

There are several ways to help protect yourself and your home before landfall.

- ✓ Build an emergency supply kit and family communication plan.
- ✓ Learn the elevation level of your property and whether the land is flood-prone to best protect against the likelihood of storm surge or tidal flooding.
- ✓ Learn hurricane evacuation routes and how to find higher ground. Determine where you would go and how you would get there if you needed to evacuate.
- ✓ 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" marine plywood, cut to fit and ready to install. Tape does not prevent windows from breaking.
- ✓ Install straps or additional clips to securely fasten your roof to the frame structure. This can reduce roof damage.
- ✓ Be sure trees and shrubs around your home are well trimmed to be more wind resistant.
- ✓ Clear loose and clogged rain gutters and downspouts.
- ✓ Reinforce your garage doors. Wind can enter a garage and cause dangerous and expensive structural damage.
- ✓ Make plans to secure your property. Bring in all outdoor furniture, decorations, garbage cans and anything not tied down.
- ✓ Determine how and where to secure your boat (if applicable).
- ✓ Install a generator for emergencies.
- ✓ If you are in a high-rise building, be prepared to take shelter on or below the 10th floor. If in a home, determine the best location for a safe room.



About Brown & Brown

Growth has no finish line. Our team is with you along your growth journey to help find solutions that meet your ever-evolving insurance needs. Whether you are a highly complex multinational enterprise, an individual or anything in between, our experienced teams can help to find solutions at every stage.



Find Your Solution at [BBrown.com](https://www.brownandbrown.com)

Brown & Brown, Inc. and all its affiliates, do not provide legal, regulatory or tax guidance, or advice. If legal advice counsel or representation is needed, the services of a legal professional should be sought. The information in this document is intended to provide a general overview of the topics and services contained herein. Brown & Brown, Inc. and all its affiliates, make no representation or warranty as to the accuracy or completeness of the document and undertakes no obligation to update or revise the document based upon new information or future changes.

©2025 Brown & Brown. All rights reserved.