

HURICANE PREPARATION GUIDE

Protect your property
before a hurricane hits

THIS GUIDE

Hurricanes are intense storms that can be life-threatening and cause serious hazards such as flooding, storm surge, high winds, and tornadoes. As hurricane season approaches, the most important thing you can do is prepare yourself, your family, and your home.

This guide is intended to help homeowners document and take inventory of their homes before a hurricane or disaster situation occurs. However, this is not the only disaster planning homeowners should do. Additional resources on creating a disaster plan, knowing evacuation routes, etc., can be found online at Ready.gov, Hurricanesafety.org, and Nhc.noaa.gov.

C3 GROUP ADJUSTERS

We are a nationally connected team of public adjusters, estimators, and industry experts that serve property owners as claim advocates specializing in settlement negotiations for property damage insurance claims. Our team's mission is to provide our clients with proper claim representation through honesty and integrity.

We started C3 Group because we knew there was a better way to settle property insurance claims. Where people come first, objective data matters, and doing the right thing is expected.

We believe policyholders should Settle For Better.



PREPARATION TIPS

1. HAVE A PLAN

Hurricanes are among the most powerful and severe weather events, yet 60% of homeowners do not have a disaster preparedness plan. Nearly half say that they have not thought about it, and 45% don't know what items to have on hand during an emergency. The National Hurricane Center offers resources for creating a family emergency plan and what to include in a disaster supply kit.

2. REVIEW YOUR INSURANCE POLICY

There are two primary insurance policies that protect homeowners from natural disasters: Homeowner's insurance and flood insurance. On the homeowner's policy, you must be certain that 'wind' is a peril covered under the policy. Be wary; many 'non-wind' policies are sold in coastal areas. The price is considerably less, but for good reason. There is no coverage for any hurricane or tropical storm wind coverage on a non-wind policy.

3. REVIEW YOUR DEDUCTIBLE

There is a good chance that your policy will have a specific hurricane deductible. These deductibles typically range from 1 percent to 5 percent, depending on the specifics of your insurance contract. It is important to note that the percentage is based on your insured value, not the damage caused. So if your property is insured for \$200,000 and you have a 2 percent hurricane deductible, you will pay \$4,000 even if the damage is only, say \$10,000. This means you need a plan to cover your share in the aftermath of a disaster.

4. PROTECT YOUR HOME

Boarding up the home or deploying hurricane shutters can reduce the direct loss to a property. If you live in a coastal area, having hurricane shutters and impact-resistant glass are two ways to improve your home's resilience in a storm. Look around the outside of the property for anything that could turn into a missile in high winds, such as fire pits, outdoor furniture, etc. Bringing those items inside can help prevent them from crashing through your home or damaging the outside.

5. DOCUMENT YOUR HOME'S CONDITION AND TAKE INVENTORY

Should your property suffer damage, proper documentation of the property's condition (both inside and out) can help ensure a fair claim settlement. Photos and videos of the exterior and interior of the property can serve as a frame of reference during the claim process should there be any issues or questions regarding its pre-damage condition. {

The included inventory checklist will help to identify what to take photos and video of to help you prepare.

INVENTORY CHECKLIST

BEFORE THE STORM

Hurricanes are among the most powerful and severe weather events found in nature. These fearsome storm systems can originate in any ocean – Atlantic, Pacific, or Caribbean – and pack a punch of 150-170 mph winds. If you had to file a claim, would you be able to list all the contents of your home and their value?

Most people don't realize how much they actually have, and under the stress of a loss, it's easy to forget critical valuables in your home. The best way to make sure you have adequate insurance coverage is to prepare an inventory.

This guide is designed to help you develop such a record. Completing the following pages will help you determine how much insurance should be carried on your personal possessions. This record will be invaluable to you in case of a hurricane.

Be sure to store this record off the premises in a safe place, such as a safety deposit box or digitally in cloud storage.

Take time to prepare this inventory for your protection. And be sure to keep it current.

INVENTORY TIPS

- Take photos of both individual items in your inventory and an overview of entire rooms. Store the photos in the same place as this inventory, in a secure place away from your home, or in a water-proof safe.
- If possible, include the serial numbers of all items with them.
- If possible, keep all receipts for significant items in your inventory.
- Take photos of closets and drawers open to show quantities of clothing inside.
- When taking photos of a shiny or reflective surface, hold your camera at a 45-degree angle to avoid glare.
- Update your home inventory at least once a year to ensure it remains current.
- Add new items to your home inventory as soon as they are purchased and delete things that have been replaced.
- Before a hurricane makes landfall, take photos and videos to document the condition of the property's interior and exterior.

LIVING ROOM/DEN

Item	Brand / Model / Serial #	Date Purchased	Cost New	Value Current value Replacement cost
Area Rugs				C= R=
CDs, DVDs, Records, Etc.				C= R=
Chairs				C= R=
Clocks				C= R=
Coffee Table				C= R=
End Tables				C= R=
Ent. Center				C= R=
Lamps/ Fixtures				C= R=
Mirrors				C= R=
Smart Home / AI				C= R=
Musical Instruments				C= R=
Pictures/Wall Hangings				C= R=
Portable Video Player				C= R=
Recliners				C= R=
Sofa				C= R=
Sound System				C= R=
Stereo Equipment				C= R=
Television				C= R=
DVD Player				C= R=

Item	Brand / Model / Serial #	Date Purchased	Cost New	Value Current value Replacement cost
Video Game Console				C= R=
Video Games				C= R=
Window Treatments				C= R=
				C= R=
				C= R=
				C= R=
				C= R=
				C= R=
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				C= R=

Additional space is provided at the end of this booklet.

DINING ROOM

Item	Brand / Model / Serial #	Date Purchased	Cost New	Value	
				Current value	Replacement cost
Buffet				C=	R=
Candelabra				C=	R=
Area Rugs				C=	R=
Chairs				C=	R=
China				C=	R=
China Cabinet				C=	R=
Crystal				C=	R=
Lamps				C=	R=
Liquor Cabinet				C=	R=
Pictures/Wall Hangings				C=	R=
Serving Dishes				C=	R=
Serving Table/Cart				C=	R=
Silverware				C=	R=
Table				C=	R=
Table Linens				C=	R=
Tea/Coffee Sets				C=	R=
Window Treatments				C=	R=
				C=	R=
				C=	R=

Item	Brand / Model / Serial #	Date Purchased	Cost New	Value	
				Current value	Replacement cost
				C=	R=
				C=	R=
				C=	R=
				C=	R=
				C=	R=
				C=	R=
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				C=	R=
				C=	R=

Additional space is provided at the end of this booklet.

PRIMARY BEDROOM

Item	Brand / Model / Serial #	Date Purchased	Cost New	Value	
				Current value	Replacement cost
Alarm Clock				C=	R=
Bed / Mattress				C=	R=
Bed Linens / Pillows				C=	R=
Books				C=	R=
Book Cases				C=	R=
Chairs				C=	R=
Clothing (dresser)				C=	R=
Dressers/ Chests				C=	R=
Dressing Tables				C=	R=
Jewelry				C=	R=
Lamps				C=	R=
Night Tables				C=	R=
Pictures/Wall Hangings				C=	R=
Television				C=	R=
VCR/DVD Player				C=	R=
Window Treatments				C=	R=
Closet items					
Belts				C=	R=
Coats				C=	R=

Item	Brand / Model / Serial #	Date Purchased	Cost New	Value	
				Current value	Replacement cost
Dress Pants				C=	R=
Dresses				C=	R=
Furs				C=	R=
Gloves / Hats				C=	R=
Jewelry				C=	R=
Purses				C=	R=
Shirts/ Blouses				C=	R=
Shoes/Boots				C=	R=
Skirts				C=	R=
Sporting Apparel				C=	R=
Suits				C=	R=
Sweaters				C=	R=
Ties/Scarves				C=	R=
Wedding Dress				C=	R=
				C=	R=
				C=	R=
				C=	R=
				C=	R=

Additional space is provided at the end of this booklet.

BEDROOM 2

Item	Brand / Model / Serial #	Date Purchased	Cost New	Value	
				Current value	Replacement cost
Alarm Clock				C=	R=
Bed / Mattress				C=	R=
Bed Linens / Pillows				C=	R=
Books				C=	R=
Book Cases				C=	R=
Chairs				C=	R=
Clothing (dresser)				C=	R=
Dressers/ Chests				C=	R=
Dressing Tables				C=	R=
Jewelry				C=	R=
Lamps				C=	R=
Night Tables				C=	R=
Pictures/Wall Hangings				C=	R=
Television				C=	R=
Toys				C=	R=
VCR/DVD Player				C=	R=
Window Treatments				C=	R=
Closet items					
Belts				C=	R=

Item	Brand / Model / Serial #	Date Purchased	Cost New	Value	
				Current value	Replacement cost
Coats				C=	R=
Dress Pants				C=	R=
Dresses				C=	R=
Furs				C=	R=
Gloves / Hats				C=	R=
Jewelry				C=	R=
Purses				C=	R=
Shirts/ Blouses				C=	R=
Shoes/Boots				C=	R=
Skirts				C=	R=
Sporting Apparel				C=	R=
Suits				C=	R=
Sweaters				C=	R=
Ties/Scarves				C=	R=
				C=	R=
				C=	R=
				C=	R=
				C=	R=

Additional space is provided at the end of this booklet.

BEDROOM 3

Item	Brand / Model / Serial #	Date Purchased	Cost New	Value	
				Current value	Replacement cost
Alarm Clock				C=	R=
Bed / Mattress				C=	R=
Bed Linens / Pillows				C=	R=
Books				C=	R=
Book Cases				C=	R=
Chairs				C=	R=
Clothing (dresser)				C=	R=
Dressers/ Chests				C=	R=
Dressing Tables				C=	R=
Jewelry				C=	R=
Lamps				C=	R=
Night Tables				C=	R=
Pictures/Wall Hangings				C=	R=
Television				C=	R=
Toys				C=	R=
VCR/DVD Player				C=	R=
Window Treatments				C=	R=
Closet items					
Belts				C=	R=

Item	Brand / Model / Serial #	Date Purchased	Cost New	Value	
				Current value	Replacement cost
Coats				C=	R=
Dress Pants				C=	R=
Dresses				C=	R=
Furs				C=	R=
Gloves / Hats				C=	R=
Jewelry				C=	R=
Purses				C=	R=
Shirts/ Blouses				C=	R=
Shoes/Boots				C=	R=
Skirts				C=	R=
Sporting Apparel				C=	R=
Suits				C=	R=
Sweaters				C=	R=
Ties/Scarves				C=	R=
				C=	R=
				C=	R=
				C=	R=
				C=	R=

Additional space is provided at the end of this booklet.

BATHROOMS

Item	Brand / Model / Serial #	Date Purchased	Cost New	Value	
				Current value	Replacement cost
Cabinets (unattached)				C=	R=
Chairs				C=	R=
Clocks				C=	R=
Clothes Hamper				C=	R=
Curling Iron				C=	R=
Dressing Table				C=	R=
Electric Razor				C=	R=
Hair Dryer				C=	R=
Lamps				C=	R=
Medicine				C=	R=
Scale				C=	R=
Shower Curtain				C=	R=
Toiletries				C=	R=
Towels/ Linens				C=	R=
				C=	R=
				C=	R=
				C=	R=
				C=	R=
				C=	R=

Item	Brand / Model / Serial #	Date Purchased	Cost New	Value	
				Current value	Replacement cost
				C=	R=
				C=	R=
				C=	R=
				C=	R=
				C=	R=
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				C=	R=

Additional space is provided at the end of this booklet.

KITCHEN

Item	Brand / Model / Serial #	Date Purchased	Cost New	Value	
				Current value	Replacement cost
Blender				C=	R=
Chairs				C=	R=
Coffee Maker				C=	R=
Cookbooks				C=	R=
Cooking Utensils				C=	R=
Dishes/ Glassware				C=	R=
Electric Grill				C=	R=
Food Processor				C=	R=
Freezer				C=	R=
Freezer Contents				C=	R=
Glasses				C=	R=
Microwave				C=	R=
Mixer				C=	R=
Pantry Items/Food				C=	R=
Pots/Pans				C=	R=
Refrigerator				C=	R=
Refrigerator Contents				C=	R=
Silverware				C=	R=
Spices				C=	R=

Item	Brand / Model / Serial #	Date Purchased	Cost New	Value	
				Current value	Replacement cost
Table				C=	R=
Toaster				C=	R=
Toaster Oven				C=	R=
Waffle Iron				C=	R=
				C=	R=
				C=	R=
				C=	R=
				C=	R=
				C=	R=
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Additional space is provided at the end of this booklet.

HOME OFFICE/STUDY

Item	Brand / Model / Serial #	Date Purchased	Cost New	Value Current value Replacement cost
Books				C= R=
Business Supplies				C= R=
Computer				C= R=
Computer Monitors				C= R=
Computer Speakers				C= R=
DSL/Cable Modem				C= R=
External Hard Drives				C= R=
Tablet(s)				C= R=
File Cabinets				C= R=
Laptop Case				C= R=
Laptop Computer				C= R=
Office Furniture				C= R=
Printer				C= R=
Scanner				C= R=
Television				C= R=
VCR/DVD Player				C= R=
Wireless Router				C= R=
				C= R=
				C= R=

Item	Brand / Model / Serial #	Date Purchased	Cost New	Value Current value Replacement cost
				C= R=
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				C= R=

Additional space is provided at the end of this booklet.

GARAGE/SHED

Item	Brand / Model / Serial #	Date Purchased	Cost New	Value	
				Current value	Replacement cost
Bicycles				C=	R=
Freezer/ Refrigerator				C=	R=
Freezer Contents				C=	R=
Garden Tools				C=	R=
Holiday Decorations				C=	R=
Ladders				C=	R=
Lawn Mower				C=	R=
Leaf Blower				C=	R=
Outdoor Games/Toys				C=	R=
Pet Supplies				C=	R=
Small Boats				C=	R=
Sports Equipment				C=	R=
Sprinklers/ Hoses				C=	R=
Tool Box				C=	R=
Tools (manual)				C=	R=
Tools (power)				C=	R=
Trailers				C=	R=
Weed Trimmer				C=	R=
Work Bench				C=	R=

Item	Brand / Model / Serial #	Date Purchased	Cost New	Value	
				Current value	Replacement cost
				C=	R=
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				C=	R=

Additional space is provided at the end of this booklet.

BASEMENT/ATTIC

Item	Brand / Model / Serial #	Date Purchased	Cost New	Value	
				Current value	Replacement cost
Clothing				C= R=	
Furniture				C= R=	
Games				C= R=	
Holiday Dec- orations				C= R=	
Luggage/ Trunks				C= R=	
Pictures/Wall Hangings				C= R=	
Sports Equipment				C= R=	
Television				C= R=	
				C= R=	
				C= R=	
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Item	Brand / Model / Serial #	Date Purchased	Cost New	Value	
				Current value	Replacement cost
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Additional space is provided at the end of this booklet.

PORCH/PATIO

Item	Brand / Model / Serial #	Date Purchased	Cost New	Value	
				Current value	Replacement cost
Chairs				C=	R=
Cooking Equipment				C=	R=
Decorations				C=	R=
Furniture				C=	R=
Jacuzzi				C=	R=
Planters				C=	R=
Pool Equipment				C=	R=
Sports Equipment				C=	R=
Television				C=	R=
Toys				C=	R=
Patio Umbrellas				C=	R=
				C=	R=
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Item	Brand / Model / Serial #	Date Purchased	Cost New	Value	
				Current value	Replacement cost
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				C=	R=

Additional space is provided at the end of this booklet.

MISCELLANEOUS

Item	Brand / Model / Serial #	Date Purchased	Cost New	Value	
				Current value	Replacement cost
Travel gear				C= R=	
Camera				C= R=	
Carpet Shampooer				C= R=	
Cell phone				C= R=	
Collections (coin, stamp)				C= R=	
Dryer				C= R=	
Exercise Equipment				C= R=	
Fans (not ceiling)				C= R=	
Firearms*				C= R=	
Gun Safe				C= R=	
Space Heater				C= R=	
Jewelry				C= R=	
Sewing Machine				C= R=	
Telephone				C= R=	
Vacuum Cleaner				C= R=	
Washing Machine				C= R=	
				C= R=	
				C= R=	
				C= R=	

Item	Brand / Model / Serial #	Date Purchased	Cost New	Value	
				Current value	Replacement cost
				C= R=	
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				C= R=	

*record firearms individually, include brand, model and serial #