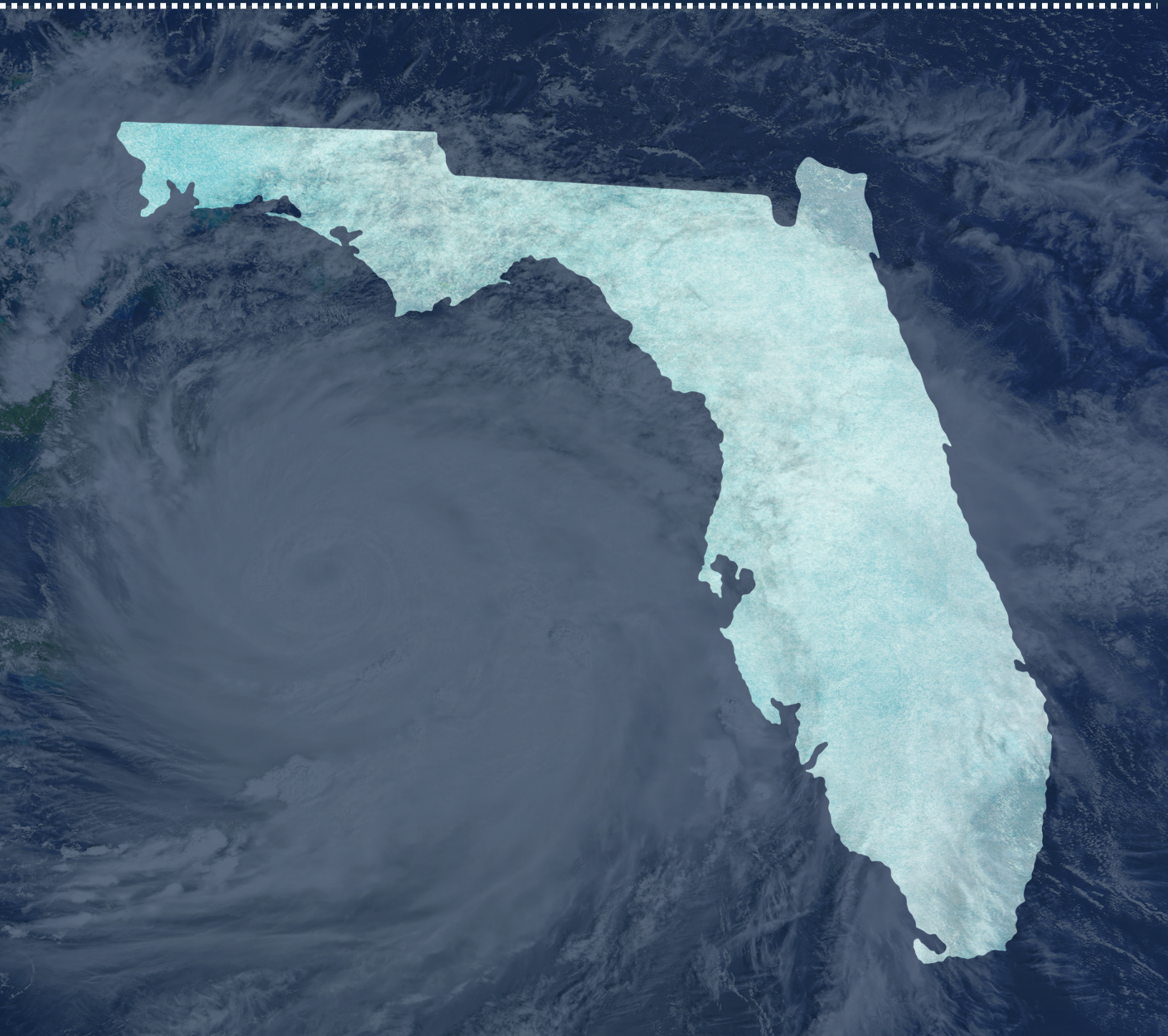




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# 2026 Hurricane Prep Guide



2026

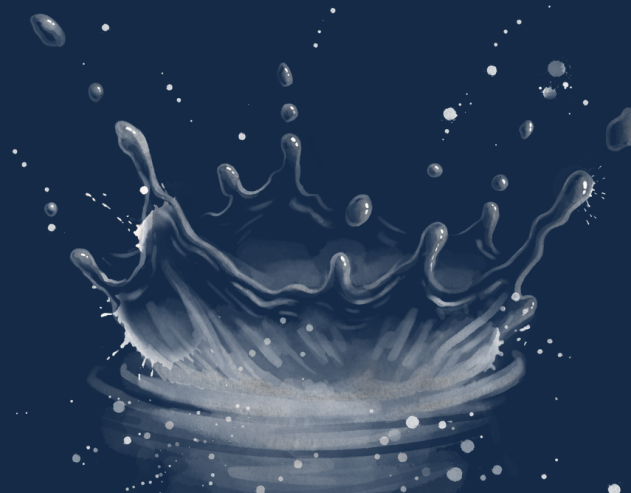
# Hurricane Prep Guide



Whether you are a native Floridian, a new resident or a snowbird, hurricane season can be a stressful time for all.

With recent storm seasons growing more intense, the best way to get through another hurricane season is to have a plan and prepare early to ensure the safety of you and your loved ones. This guide has checklists, tips and important phone numbers to take the stress out of prepping.

If you need help preparing for a storm or assistance after, don't hesitate to call the Sand Dollar Home Team at 941-681-3420! We can provide support, a preferred vendor list or simply check in on a person or property for you.



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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, county or state officials, as well as law enforcement, for specific emergency management advice.

# Education

## Hurricane Season

# JUNE 1 - NOVEMBER 30

### *How Do Hurricanes Form?*

Hurricanes form when warm ocean water, moist air, and favorable wind conditions come together over tropical waters. In places like Florida, hurricane season runs from June 1 through November 30 because ocean temperatures are warm enough to fuel storm development.

**Step 1: Warm Ocean Water Fuels the Storm.** Warm water causes moisture to evaporate into the air, creating energy for the storm.

**Step 2: Warm Moist Air Rises.** Air pressure near the water decreases, cool air rushes in to replace it. The rising air cools and forms clouds and thunderstorms.

**Step 3: The Storm Begins to Spin.** Counterclockwise in the Northern Hemisphere, clockwise in the Southern Hemisphere. The spinning creates a circular system.

**Step 4: Thunderstorms Cluster Together.** When thunderstorms group around a center of low pressure, the system can strengthen into a: Tropical Disturbance, then a Tropical Depression, then a Tropical Storm, then a Hurricane.

Hurricanes have an eye, eyewall and rain bands. They lose strength when they move over land, encounter cooler water, or experience wind shear. Without warm ocean water, the storm loses its energy source.



## 2026 STORM NAMES

Arthur	Gonzalo	Leah	Rene
Bertha	Hanna	Marco	Sally
Cristobal	Isaias	Nana	Teddy
Dolly	Josephine	Omar	Vicky
Edouard	Kyle	Paulette	Wilfred
Fay			

# Education

## The Hurricane Wind Scale



Category	Sustained Winds	Associated Damage	Past Hurricanes	Year
<b>1</b>	<b>74-95 MPH</b>	<ul style="list-style-type: none"><li>• Possible damage to roofs, shingles, gutters, soffits and screen enclosures.</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>	<b>Dolly</b> <b>Irene</b> <b>Elsa</b>	<b>2008</b> <b>1999</b> <b>2021</b>
<b>2</b>	<b>96-110 MPH</b>	<ul style="list-style-type: none"><li>• Significant shingle or tile roof loss, older garage doors may fail, lanai and screen cages damaged. Some windows may break without shutters</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>	<b>Paula</b> <b>Georges</b> <b>Frances</b>	<b>2010</b> <b>1998</b> <b>2004</b>
<b>3</b>	<b>111-129 MPH</b>	<ul style="list-style-type: none"><li>• Major damage or removal of roof decking and gable ends, significant window and door failures, pool cage destruction and carports destroyed.</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>	<b>Ivan</b> <b>Wilma</b> <b>Milton</b>	<b>2004</b> <b>2005</b> <b>2024</b>
<b>4</b>	<b>130-156 MPH</b>	<ul style="list-style-type: none"><li>• Major roof system failure, some exterior walls may crack, extensive window failure without impact protection. Shed lanai, garage and additions damaged.</li><li>• Fallen trees and power poles will isolate residential areas. Power outages may last for weeks or months.</li></ul>	<b>Idalia</b> <b>Ian</b> <b>Irma</b> <b>Helene</b>	<b>2023</b> <b>2022</b> <b>2017</b> <b>2024</b>
<b>5</b>	<b>157+ MPH</b>	<ul style="list-style-type: none"><li>• Catastrophic roof failure, interior destruction from wind driven rain, massive debris impacts possible.</li><li>• Fallen trees and power poles will isolate residential areas. Power outages may last for weeks or months.</li><li>• Most of the area will be uninhabitable for weeks.</li></ul>	<b>Andrew</b> <b>Michael</b>	<b>1992</b> <b>2018</b>

# Education

## Storm Surge vs Wind Damage

### What is Storm Surge?

Storm surge is a rapid rise of ocean water pushed inland by a hurricane's winds. It can flood homes, roads, vehicles, and entire neighborhoods within minutes. Unlike regular rain flooding, storm surge:

- Comes from the coast or waterways
- Moves quickly and powerfully
- Can happen before the storm fully arrives
- Often contains debris, sewage, and saltwater

### Why Storm Surge is so Dangerous....

Just 6 inches of moving water can knock an adult down, and 12 inches can move a vehicle.

Storm surge can:

- Flood first floors completely
- Destroy electrical systems
- Ruin drywall and flooring
- Cause mold within days
- Weaken a home's foundation

Storm Surge flooding usually requires a separate flood insurance policy! If water enters your home from rising ground water, storm surge, canals or tidal flooding, it is generally considered flood damage.

### What is Wind Damage?

Hurricane-force winds can:

- Tear off roofs
- Break windows
- Knock down trees and power lines
- Damage lanais, fences, and garages
- Turn outdoor objects into dangerous projectiles

Wind damage can happen far inland even areas away from the coast can experience severe impacts.

Wind damage is typically covered by Homeowners Insurance.

### To Prepare for Wind Damage...

- Install shutters or impact windows
- Secure outdoor furniture
- Reinforce garage doors
- Trim trees regularly
- Inspect your roof annually

# Education

## Emergency Numbers



**KEEP THIS LIST OF RESOURCES HANDY IN CASE OF AN EMERGENCY:**

### **FEMA**

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

**1-800-621-3362**

### **CDC Emergency Preparedness**

[www.emergency.cdc.gov](http://www.emergency.cdc.gov)

**1-800-232-4636**

### **Florida Division of Emergency Management**

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

**1-850-815-4000**

### **Food Safety**

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

**1-888-723-3366**

### **Sarasota County Emergency Services**

[www.scgov.net/departments/emergency-services](http://www.scgov.net/departments/emergency-services)

**1-800-955-8771**

### **Charlotte County Emergency Management**

[www.charlottecountyfl.gov/departments/emergency-management](http://www.charlottecountyfl.gov/departments/emergency-management)

**941-833-4000**

**DIAL 9-1-1 IN THE CASE  
OF AN EMERGENCY!**

# Education

## Know Your Insurance Plan

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. 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.

### Flood Insurance

In a hurricane-prone state like Florida, flood insurance is highly recommended. 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.

### 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. This 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.



# Storm Prep

## Know Your Evacuation Zone



### What Evacuation Zone Are You In?

Know what evacuation zone your home is located in before a hurricane approaches. Visit [www.floridadisaster.org/knowyourzone](http://www.floridadisaster.org/knowyourzone) and select your county.

### What Does a Mandatory Evacuation Actually Mean?

A mandatory evacuation means local emergency officials believe staying in the affected area could put lives at serious risk due to dangers like: Storm Surge, Flooding, Extreme Winds, Bridge Closures and Limited access for Emergency Responders.

In Florida, mandatory evacuations are most commonly issued for: Coastal evacuation zones, barrier islands, mobile and manufactured homes, lowlying flood-prone areas and areas vulnerable to storm surge.

### It's Better to Evacuate Before Officials Tell You To!

If you wait until officials give you evacuation orders, it may make evacuating much harder to do. There is often gridlocked traffic, empty gas stations, a lack of hotel availability and sometimes unsafe driving conditions. At the very least, have an evacuation plan ready before a storm approaches if need be.

### Find Your Local Shelters!

Your county's emergency services will be able to provide local shelters for those that need to evacuate their homes. Know where these shelters are but be aware that waiting too long to leave your property may result in unsafe traveling conditions, even to shelters. Most shelters are pet friendly, though you will need a leash or carrier for your pet.

# Storm Prep

## 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.

### 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 22) to make sure you compile all necessary information.
- ▶ Gather local area maps in the event that mobile devices lack service or electricity.
- ▶ 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.

# Storm Prep

## 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 17 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.
- ▶ 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.**

# Storm Prep

## Expert Tips

### 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 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.

# Storm Prep

## Shutter Installation



### **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 Needed to Install Storm Shutters**

### **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.

# Storm Prep 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.



### 4 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.
- ▶ Freeze gallons of water into block ice, which will last longer than cubed ice.

# Storm Prep

## Caring for Pets and Children



### 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 info 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 Prep

## 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 22, also include:

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

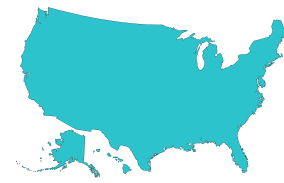
### Evacuation

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



# Storm Prep

## Planning for Snowbirds



If you spend part of the year away from Florida, hurricane season can create unique challenges for protecting your home while you're gone. A little preparation before leaving can help reduce damage, stress, and costly surprises.

### Before You Leave Florida

#### Secure the Exterior

- Install shutters or confirm impact windows are functioning properly
- Bring in or secure patio furniture and décor
- Trim trees and remove dead branches
- Check roof condition and loose tiles/shingles
- Clean gutters and drains

#### Protect the Interior

- Unplug non-essential electronics
- Elevate valuables and important documents
- Consider shutting off the main water supply
- Set air conditioning appropriately to help control humidity
- Use surge protectors for essential appliances

### Have Someone Local Check the Property

One of the most important steps is having a trusted local contact.

- Choose a neighbor, friend, family member, property manager, or home watch service.

Have them:

- Inspect for storm damage.
- Check for leaks or flooding.
- Remove debris.
- Coordinate emergency repairs.
- Alert you quickly if something happens.

### Local Tip

Even if your home is not directly on the coast, storm surge, heavy rain, and extended power outages can still impact inland communities throughout Florida.

Many snowbirds find that having a reliable local contact is one of the most valuable parts of their hurricane plan.

# Checklists and Forms

## Hurricane Prep Checklist

Don't wait for a storm to approach! Complete this checklist at the start of each hurricane season before there is a threat!

- Build an emergency kit (see next page) 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 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.
- Create an inventory 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.

# Checklists and Forms

## Emergency Kit Checklist

### FOOD & WATER

- 7-Day supply of non-perishable food
- Hand-operated can opener
- Disposable plates, cups, utensils
- Napkins and paper towels
- Cookware to boil water
- Propane tanks for your grill
- 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 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 transport services phone numbers

### HYGIENE

- 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 info

# Checklists and Forms

## 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 24)
- Family Medication form (see page 25)
- 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
- 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



# Checklists and Forms

## Insurance Checklist

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.

Furniture	Price	Date	Brand

Electronics	Price	Date	Brand

Other	Price	Date	Brand

# Checklists and Forms

## Family Contact Info

Out-of-Town Contact:

Contact Number:

Local Meeting Spot:

Evacuation Shelter:

Phone Number:

List each family member and note how they can be reached during the day.

Name:

Social Security Number:

Date of Birth:

Special Note:

Home Address:

Phone Number:

Work/School Address:

Phone Number:

Name:

Social Security Number:

Date of Birth:

Special Note:

Home Address:

Phone Number:

Work/School Address:

Phone Number:

Name:

Social Security Number:

Date of Birth:

Special Note:

Home Address:

Phone Number:

Work/School Address:

Phone Number:

Name:

Social Security Number:

Date of Birth:

Special Note:

Home Address:

Phone Number:

Work/School Address:

Phone Number:

# Checklists and Forms

## Family Medication Form

Print out and complete for each family member.

This Form is For: \_\_\_\_\_

### Medicinal Allergies

Medication Name	Reaction

### Current Prescriptions

Medication Name	Doctor's Name	Doctor's #	Dosage	Frequency	Reason

### Non-Prescription Medications and Supplements

Name	Reason for Treatment	Dosage (mg)	Frequency

Pharmacy Name and Number: \_\_\_\_\_

# After the Storm

## Generator & Power Outage Safety

Power outages are extremely common during hurricanes in Florida and can last anywhere from a few hours to several weeks depending on storm severity. Preparing ahead of time can help keep your household safer, more comfortable, and better protected during extended outages.

### Carbon Monoxide Safety

One of the biggest dangers after hurricanes is carbon monoxide poisoning from improperly used generators.

Never operate generators:

- Inside a home
- Inside a garage
- On a screened lanai
- Near doors or windows
- Under enclosed carports

Generators should be placed outdoors in a well-ventilated area far from the home.

### Fuel Safety

Before hurricane season:

- Store fuel in approved containers
- Keep fuel away from heat sources
- Rotate stored gasoline periodically
- Never refuel a hot generator

Fuel shortages are common before and after storms, so prepare early.



### Extension Cord Safety

If using a portable generator:

- Use heavy-duty outdoor-rated extension cords
- Avoid overloading cords
- Keep cords dry and out of standing water
- Replace damaged cords immediately

Improper cords can create fire hazards or damage appliances.

### Generator Maintenance

Test generators before hurricane season:

- Change oil if needed
- Inspect cords and connections
- Start and run the unit periodically
- Confirm fuel supplies are fresh

Many generators fail after storms simply because they weren't maintained.

# After the Storm

## What To Do After the Storm

Power outages are extremely common during hurricanes in Florida and can last anywhere from a few hours to several weeks depending on storm severity. Preparing ahead of time can help keep your household safer and better protected.

### 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.
- ▶ Use caution when driving through intersections as many traffic lights may not be working and stopped signs could be upturned.
- ▶ 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, smell of gas, fire damage). Contact emergency services if there is an immediate danger.

### Exiting Your Home After Riding Out a 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 ok.
- ▶ 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 ok.
- ▶ Only run your generator outside and away from all structures. Chain it to a large object to protect 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.

# After the Storm

## Tips for Filing a Claim



If your home is damaged by a storm, knowing the steps to take if you need to file an insurance claim can help ease some of your uncertainty and anxiety as you begin to recover.

### Tip #1: Contact your insurer as soon as it safe to.

Hurricanes often leave behind extensive damage, debris, and hazardous conditions. Even for experienced homeowners, issues like downed tree limbs, standing water, exposed electrical wiring, and slippery surfaces can make cleanup and repairs much more dangerous than they may appear. After a storm, your first priority should always be safety.

Before starting major cleanup or repairs, contact your insurance company as soon as possible if your property has sustained damage. Your insurer can help guide you through the claims process, explain what is covered under your policy, and coordinate a safe and approved repair plan for your home. They can also assist with reimbursement for damaged belongings such as furniture, electronics, appliances, and other personal items affected by the storm.

The days after a hurricane can feel overwhelming, but maintaining clear communication with your insurance provider can help the recovery process move more smoothly. Providing documentation, photos, and requested information promptly may help speed up your claim and get your home back to normal faster.

### Tip #3: Know how your policy handles repairs.

Waiting for insurance claims to be processed while your home is damaged can be stressful and overwhelming. It's understandable to want to begin repairs immediately after a hurricane, but starting certain repairs too soon could potentially impact your insurance claim.

Before making major repairs, contact your insurance company to discuss the damage and next steps. In many cases, temporary measures such as placing a tarp over a damaged roof or preventing additional water intrusion may be recommended, but it's important to confirm what is permitted under your policy first.

Your insurer can help clarify which temporary repairs are appropriate to make right away and which larger repairs should wait until after the claims inspection process. They can also explain additional coverage options your policy may include, such as temporary housing or relocation assistance, which may help make the recovery process easier for your household.

### Tip #2: Document the losses for your claim.

To help support your insurance claim, document all damage to your property as thoroughly as possible. The more detailed your records are, the easier it can be for your insurance adjuster to assess the situation and assist with the claims process. For each damaged item, try to record:

- Photos of the damage
- Estimated value
- Approximate purchase date
- Description of the damage sustained

Using your smartphone to photograph damage can provide valuable visual documentation to accompany your written inventory.

For the clearest documentation, take photos in good lighting and from multiple angles whenever possible. Start with wider shots that show the full room, object, or affected area, then safely move closer to capture important details such as brand names, serial numbers, or model numbers.

Strong photo and video documentation can help support a smoother claims process.

### Tip #4: Keep track of receipts and expenses.

Staying in communication with your insurance company can help you better understand which hurricane-related expenses may be covered under your policy. Since every policy is different, some homeowners are surprised to learn that certain costs such as temporary hotel stays or relocation expenses may be included if the home is considered unlivable after the storm.

Be sure to save all receipts related to your recovery efforts, including lodging, temporary repairs, supplies, and other storm-related expenses. Ask your insurer which costs may qualify for reimbursement as part of your claim.

Although the storm itself may pass quickly, the recovery process can take time. By maintaining regular communication with your insurance provider, keeping organized records, and following recommended recovery steps, you can help make the claims process smoother and better prepare yourself for future hurricane seasons.

# After the Storm

## Avoiding Hurricane Scams

### 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.

Fraudsters may also pretend to represent FEMA or insurance companies. Be wary of anyone requesting personal financial information or asking for a payment to “speed up” claims. Remember, FEMA does not charge application fees!

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.



# After the Storm

## Recovery & Rebuilding Resources

### FEMA Assistance

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

1-800-621-3362

### SBA Disaster Loans

[www.sba.gov/funding-programs/disaster-assistance](http://www.sba.gov/funding-programs/disaster-assistance)

### Mental Health Resources

[sarasota.floridahealth.gov/programs-and-services/wellness-programs/mental-health/](http://sarasota.floridahealth.gov/programs-and-services/wellness-programs/mental-health/)

**Disaster Distress Helpline: 1-800-985-5990 for crisis counseling related to disasters.**

### The Sand Dollar Home Team

941-681-3420

Email [service.lbteam@gmail.com](mailto:service.lbteam@gmail.com)

