

HURRICANE GUIDE 2017



Better Prepared. Simplified Recovery.
Simply a Better Way®

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People's Trust Insurance Presents **2017 Hurricane Guide**

Planning is the most important step to staying safe, so please take the measures included in this guide to prepare early and protect your home and family this storm season.

Built on an ethic of preparedness and rapid response, People's Trust Insurance has transformed and improved how home insurance protection is delivered in Florida.

Our approach saves you money and speeds recovery after a loss caused by a tropical storm or hurricane. Rest assured, People's Trust will be with you through every step of the recovery process to help you get your life back to normal fast.

At our core, we know that planning, early preparation and immediate response are what make the difference in times of high alert. The 2016 storm season turned out to be Florida's most active season since 2013, and experts predict another dangerous and potentially more destructive season this year.

In the event of a major storm, we'll also provide updates and alerts through our website and on social media.



Like Us on Facebook

www.facebook.com/PeoplesTrustInsurance



Follow Us on Twitter

www.twitter.com/PeoplesTrust

As always, you can call us any time for additional information at 888.678.2201.

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

Website: www.fema.gov

Phone: **800.621.3362**

▶ Food Safety

Website: www.fsis.usda.gov

Phone: **888.674.6854**

▶ Florida Division of Emergency Management

Website: www.floridadisaster.org

Phone: **850.413.9969**

▶ CDC Emergency Preparedness & Response

Website: www.bt.cdc.gov

Phone: **800.232.4636**

▶ People's Trust Insurance Claims

Phone: **877.333.1230**

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

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 **877.333.1230**

2017 STORM NAMES

Arlene

Bret

Cindy

Don

Emily

Franklin

Gert

Harvey

Irma

Jose

Katia

Lee

Maria

Nate

Ophelia

Philippe

Rina

Sean

Tammy

Vince

Whitney

What Hurricane Are You?

[Click here](#) to take this fun quiz and find out!



Did You Know?

The largest, most powerful hurricanes ever recorded on Earth spanned more than 1,000 miles across with wind gusts as high as 200 mph.

But these storms pale in comparison to Jupiter's Great Red Spot, a massive hurricane-like storm that has lasted for over 180 years, and is larger than the Earth itself.

HURRICANE PREPAREDNESS CHECKLIST

Don't wait until a major storm threatens. People's Trust Insurance recommends you print these handy checklists before the 2017 storm season begins.

- Build an emergency kit (see page 15) and make a family communication plan. In the event that your family is not together in an emergency, it is important to have a plan for how to contact each other. Keep in mind that cell phone service is likely to be intermittent or unavailable altogether after a major storm.
- Compile contact information for relevant family members (see page 9) 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 14) for a variety of severe weather situations.
- Create an inventory (see page 7 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 around your yard.
- Clear clogged gutters and rainspouts, and make sure they are properly secured to your home.
- 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.*

IMPORTANT DOCUMENTS 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 9)
- Family Medication form (see page 8)
- 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 7)
- Recent service or utility bill with your home address

Hurricane Documents and Phone Numbers

- Local and state highway maps
- Local emergency management office phone number
- Local law enforcement phone numbers
- Local utilities' phone numbers
- County and city government phone numbers
- Local hospital addresses and phone numbers
- Local American Red Cross shelter phone number
- Local radio station frequencies and phone numbers
- Maps to your local shelter

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



▶ *As the largest insurance restoration general contractor in Florida, our affiliate the Rapid Response Team operates a network of response centers around the state that are stocked with millions of dollars' worth of top-quality supplies and equipment—including tarps, plywood, roofing supplies and generators—that are needed after disaster strikes.*

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
Furniture			

Electronics			

Other			

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

Non-Prescription Medications Including Vitamins & Supplements

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

FAMILY CONTACT INFORMATION

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

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

Name:	Social Security Number:
Date of Birth:	Special Note:
Name:	Social Security Number:
Date of Birth:	Special Note:
Name:	Social Security Number:
Date of Birth:	Special Note:
Name:	Social Security Number:
Date of Birth:	Special Note:

Create a list of where people may be found throughout the day and how to reach them

Family Member:	
Location 1:	Location 2:
Address:	Address:
Phone Number:	Phone Number:
Family Member:	
Location 1:	Location 2:
Address:	Address:
Phone Number:	Phone Number:
Family Member:	
Location 1:	Location 2:
Address:	Address:
Phone Number:	Phone Number:
Family Member:	
Location 1:	Location 2:
Address:	Address:
Phone Number:	Phone Number:

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

Important Contacts	Company Name	Phone Number	Policy Number
Medical Insurance			
Homeowner's Insurance			
Veterinarian			

EXPERT TIPS TO PREPARE YOUR HOME BEFORE A STORM STRIKES

Our affiliate the Rapid Response Team, Florida's largest insurance restoration general contractor, is prepared to provide emergency repairs to our policyholders in the event that a major storm makes landfall in Florida. The Rapid Response Team's restoration specialists help our policyholders get back to normal fast.

We asked the Rapid Response Team's Director of Construction Steve Berman, a licensed general contractor, what Floridians can do to prepare their homes before a storm makes landfall in their area. Here are some expert insights:

Put Away "Missiles"

During a major storm, you don't want any "missiles" flying around your house. Put away all objects that are outside your house and not attached to the ground, like barbecues, grills, trash cans, umbrellas, patio furniture and flag posts.

Also, many Florida homeowners underestimate the risk of damage from outdoor flowerpots. Unfortunately, flowerpots can be picked up and tossed around by heavy winds, turning them into "flying missiles" too.

Entryway Chandeliers

Many homes in upscale Florida neighborhoods have an entryway chandelier. Unfortunately, the only thing usually holding it in place is an electrical cord and a lightweight chain. To prevent your entryway chandelier from becoming a projectile:

- ▶ Disconnect the chandelier, OR
- ▶ Tie the chandelier to one of the concrete poles holding up the portico. In the event that the chandelier breaks loose, it will hit the ground, rather than fly through the air.

Prepare Your Backyard Pool

Never empty your pool before a major storm. Adequate water levels help hold a pool in place when heavy rains raise the local water table, and prevent it from cracking. To help manage flooding, drain only one to two feet of water from your pool.

Turn off the pump and motor, and cover them with plastic to prevent them from getting soaked. Shock your pool with chlorine to prevent bacteria build-up.

Prepare Your Generator

If you can, invest in a portable generator so that if you are out of power for a week or more following a storm, you can at least have minimal electrical power to run your lights and small kitchen appliances.

If placed in your garage, carport or near your house, the generator may release carbon monoxide into your home. To prevent the risk of carbon monoxide poisoning, place the generator away from your house where it gets sufficient air circulation. Also secure your generator to a nearby structure or tree with a chain to prevent it from being stolen.

Never place electrical cords near a mud puddle or water source. If you're running an electrical cord from the generator to your house, make sure it has a clean path where it's not going to get rained on.

Pace Yourself

Personal safety is paramount in the event of a hurricane. More injuries occur before and after a hurricane from people trying to overdo things, such as installing storm shutters and chainsawing fallen tree branches, because they are not used to the increased level of physical excursion.

To prevent the risk of throwing out your back or landing in the ER for a severe injury, pace yourself or consider hiring a company to do the "heavy lifting" for you.

KNOW YOUR INSURANCE

Understanding what is—or is not—covered by your home insurance policy is an important step in preparing your home for storm season. Take a moment to review your insurance policy so that you can be confident your home is properly insured in the event of a major storm.

Insuring Your Home

Verify that your policy limit will cover the costs needed to rebuild your home in the event that it is severely damaged or destroyed. Keep in mind that the real estate value of a house **is not the same** as the cost to rebuild.

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 7). 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 Florida Flood Insurance policy to ensure complete protection of your home in case of a hurricane strike.

An NFIP Flood Insurance policy provides coverage for up to \$250,000 on the structure of your home and up to \$100,000 on personal property at very affordable rates regulated by the federal government.

What is a Hurricane Deductible?

A hurricane deductible is the amount of the loss caused by a qualifying hurricane event that you take responsibility for as a policyholder.

Hurricane deductibles generally range from 1 to 5 percent of the insured value of the structure of your home. Higher deductibles (for example, 5 percent or 10 percent) may be available and may result in an overall premium reduction.

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

Don't wait until the next big storm to get insured. Call People's Trust or your Insurance Agent to discuss your flood insurance needs today.

IF EVACUATING BEFORE THE STORM

Should We Evacuate? 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 www.floridadisaster.org/publicmapping 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 6) 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.

RIDE OUT THE STORM AT HOME CHECKLIST

Emergency management officials typically recommend that Florida residents who do not live in an evacuation zone stay home during most tropical storms and hurricanes, with the exception of those who are in poor health, elderly or in the last 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 15 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 a 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.

STORM SHUTTER INSTALLATION TIPS FROM THE EXPERTS

Our affiliated Rapid Response Team, Florida's largest insurance restoration general contractor, is prepared to provide emergency repairs to our policyholders in the event that a major storm makes landfall in Florida. The Rapid Response Team's restoration specialists help our policyholders get back to normal fast.

We asked the Rapid Response Team's Director of Construction Steve Berman, a licensed general contractor, about installing Florida storm shutters. Here are some expert insights:

Pre-Label Storm Shutters

One of the biggest mistakes many Florida homeowners make prior to a major storm is failing to pre-label storm shutters. As a result, they end up with a massive pile of storm shutters sitting in their garage, and are left rushing to determine where each storm shutter is supposed to go.

Storm shutters typically include a marked number on them. The easiest way to organize storm shutters is to take a plastic label and place one on each window of the house, matching them up to the corresponding shutter.

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

What You Need to Install Storm Shutters

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

▶ 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.

▶ 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.

▶ 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.

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, cab companies) 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

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.

CHILD SAFETY

Reducing a Child's Fear During a Hurricane

Disasters can be traumatic for children, especially if they don't know what to do. It is important that you provide guidance and reassurance to help ease their fears and emotional stress.

Constant Communication

Keep in constant communication with your children during a hurricane. Talk with them about your plans and let them help gather the family's supplies.

Put Together a Child-Friendly Evacuation Kit

This could include things like toys, games or stuffed animals—items that don't necessarily require power, batteries or electricity. Let your children choose these items; it gives them a sense of control, and they know what's important to them.

SPECIAL CONSIDERATIONS FOR SENIORS

If you have an elderly parent or relative in a nursing home, they're likely going to be well taken care of during a storm. However, if they live alone or with you, it's vital that you make sure they have adequate supplies to cater to their well-being.

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

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 6, also include:

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

Evacuation

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



▶ *People's Trust has strong financial stability and solid partnerships with highly rated reinsurance partners, earning us a Financial Stability Rating® of A, Exceptional, from Demotech, Inc.*

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.

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.

▶ *More than 140,000 Floridians depend on People's Trust to protect one of their most precious possessions: **their home.***

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

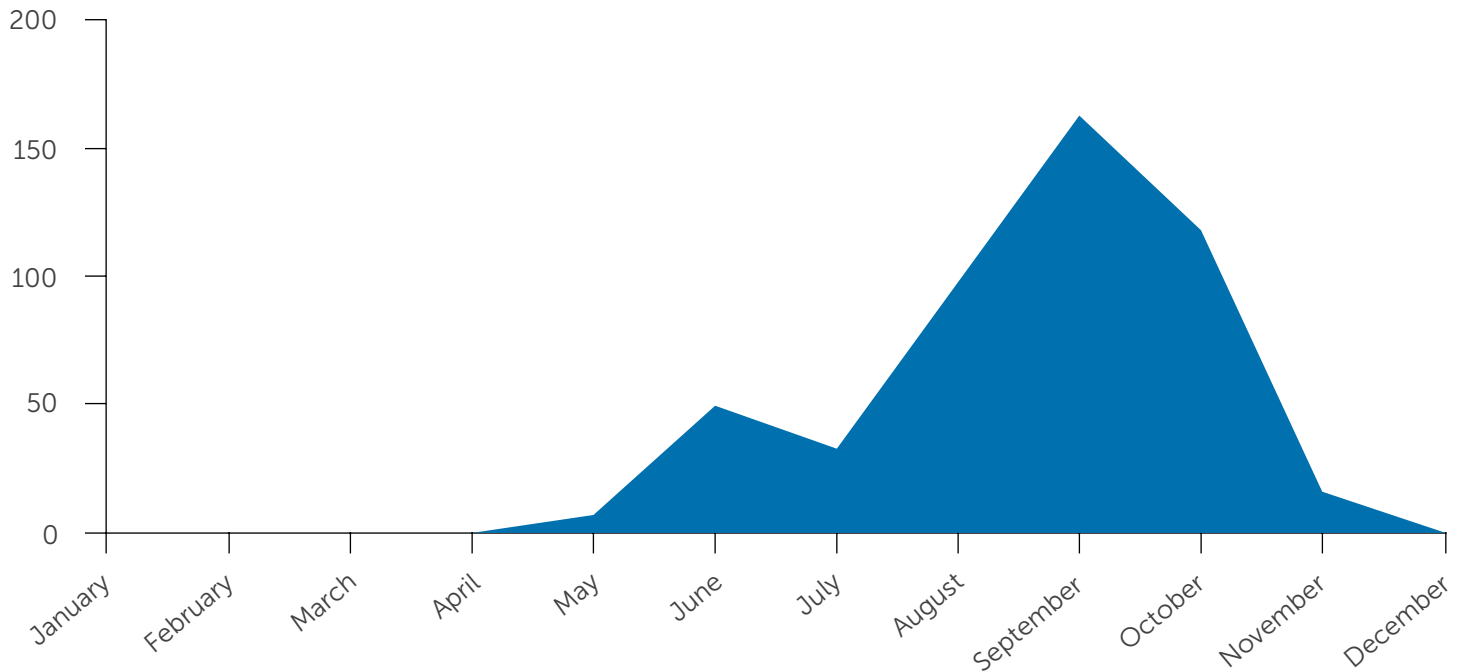
A deadly rush of ocean or Gulf water that occurs when a storm makes landfall. This often floods coastal areas and sometimes areas further inland.

SAFFIR-SIMPSON HURRICANE WIND SCALE

Category	Sustained Winds	Associated Damage	Hurricane	Season
1	74–95 mph	<ul style="list-style-type: none"> ➔ Possible damage to roofs, shingles, vinyl siding and gutters on wood-framed homes. ➔ Large tree branches will snap and shallowly rooted trees may fall over. ➔ Extensive damage to power lines and poles, which will likely result in power outages lasting a few to several days. 	Irene	1999
2	96–110 mph	<ul style="list-style-type: none"> ➔ Major roof and siding damage on wood-framed homes ➔ Many shallowly rooted trees will fall over and block roadways. ➔ Near-total power loss with outages lasting from several days to weeks. 	Georges David	1998 1979
3	111–129 mph	<ul style="list-style-type: none"> ➔ Major damage or removal of roof decking and gable ends on wood-framed homes. ➔ Many shallowly rooted trees will fall over and block roadways. ➔ Electricity and water will be unavailable for several days to weeks. 	Wilma Opal	2005 1995
4	130–156 mph	<ul style="list-style-type: none"> ➔ Severe damage to wood-framed homes, with loss of most of the roof structure and/or exterior walls. ➔ Fallen trees and power poles will isolate residential areas. Power outages may last weeks to possibly months. ➔ Most of the area will be uninhabitable for weeks or months. 	Charley Donna	2004 1960
5	>156 mph	<ul style="list-style-type: none"> ➔ A high percentage of wood-framed homes will be destroyed, with total roof failure and wall collapse. ➔ Fallen trees and power poles will isolate residential areas. Power outages may last for weeks to possibly months. ➔ Most of the area will be uninhabitable for weeks or months. 	Andrew	1992

WHEN DO HURRICANES STRIKE?

Frequency of Recorded Major Storms Impacting Florida



WHEN DAMAGE STRIKES... PEOPLE'S TRUST IS HERE FOR YOU

This year, we expect another dangerous and destructive hurricane season. We're ready when a storm strikes—and we'll help you get your life back to normal fast.

Following a storm, People's Trust policyholders have access to our affiliated general contractor the Rapid Response Team and its stockpile of resources including tarps, generators and roofing supplies.

Get a quote today! Visit us at www.PTI.insure/guide

It's not the way other companies do business.

It's Simply a Better Way.



STORM RECOVERY

Whether you are sheltered in place or returning home after evacuation, stay alert for potential damage and dangers that may arise after a storm. Subsequent rain can cause flooding after a hurricane has ended.

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

The aftermath of a major storm can attract shady contractors seeking to take advantage of distressed homeowners.

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 **800.378.0445**.

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

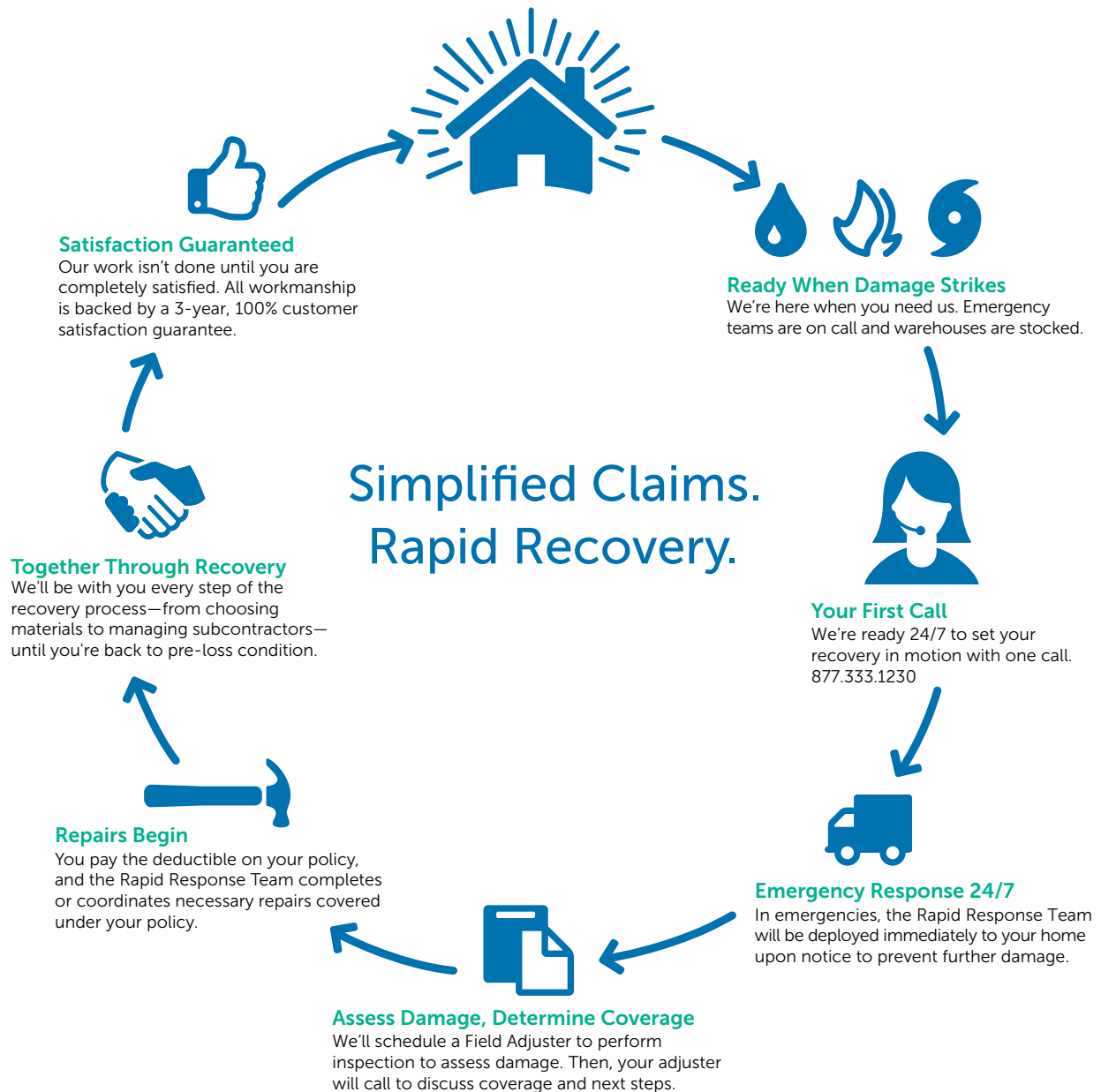
Your People’s Trust Homeowner’s Insurance Policy entitles you to 24/7 emergency service for covered damage repairs. To report a claim, call People’s Trust first at 877.333.1230.



When You're a Policyholder, You Get Seamless, No-Hassle Recovery

One call sets your recovery in motion. If you have an emergency, the Rapid Response Team will be immediately deployed—24/7—to your home to help mitigate damage and get the ball rolling on recovery. Rest assured, People's Trust will be with you through **every step of the recovery process** after the storm.

THE CLAIMS PROCESS



In the event of a loss, policyholders should always CALL PEOPLE'S TRUST INSURANCE FIRST at 877.333.1230 to take advantage of **seamless, no-hassle recovery**.

For illustrative purposes only. Rapid Response Team, 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. Please note that during a major storm, the Rapid Response Team may not be immediately deployed if weather conditions are considered to be too dangerous or uninhabitable.

People's Trust created this guide as a helpful tool for our community. We have many resources available to assist you.

Find out how People's Trust can help you protect your home and be better prepared this hurricane season: 888.678.2201 or online at www.PTI.insure/guide.

See Our Better Way
in Action

WATCH VIDEO

Rapid Response Team
Virtual Tour

WATCH VIDEO

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.



Better Prepared. Simplified Recovery.
Simply a Better Way®

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