

PRIVATE RISK SOLUTIONS

Protect What Matters Most Before the Storm

COVERAGE STRATEGY

Meeting with your Lockton Private Risk Solutions team ensures your coverage remains aligned with your evolving needs and exposures.

- ☐ Your annual review with Lockton Private Risk Solutions is critical
- ☐ Review homeowners coverage limits
- ☐ Review flood insurance for home and contents
- ☐ Update valuations for art, collections, and valuables
- ☐ Confirm plans for collector vehicles, watercraft, and specialty assets

STAY INFORMED

Timely, accurate information is critical in a dynamic storm environment.

- ☐ Sign up for local emergency alerts
- ☐ Confirm evacuation zones and requirements
- ☐ Identify nearest shelters
- ☐ Review flood-prone roads and closures
- ☐ Download emergency apps (local + My Hurricane Tracker)
- ☐ Monitor National Hurricane Center, FEMA, and local agencies

PROTECT YOUR PROPERTY

Property condition and storm readiness.

- ☐ Inspect roof and complete repairs
- ☐ Service garage doors (tracks, locks, bracing)
- ☐ Inspect shutters and impact glass
- ☐ Trim trees and clear gutters
- ☐ Secure outdoor items
- ☐ Service and test generators
- ☐ Service HVAC system
- ☐ Confirm surge protection is in place

SPECIALTY ASSETS

- ☐ Protect art and collections (avoid movement unless necessary)
- ☐ Store or relocate vehicles if in flood-prone areas
- ☐ Confirm marina or storage plan for watercraft
- ☐ Check mooring lines and plan for storage of loose items

SAFETY PLAN

Safety planning is central to every preparedness strategy.

- ☐ Review evacuation plan with household
- ☐ Identify relocation destination
- ☐ Stay indoors during storm
- ☐ Do not use generators indoors
- ☐ Do not use grills in enclosed areas
- ☐ Use flashlights (no candles)

SUPPLIES & READINESS

Prepare in advance to avoid shortages and ensure continuity.

- ☐ Stock hurricane preparedness kit
- ☐ Store fuel safely (gasoline and propane)
- ☐ Keep tarps and repair materials available

HURRICANE PREPAREDNESS KIT

Maintain a well-equipped emergency kit to support several days without power or external services.

- ☐ Water (one gallon per person per day)
- ☐ Non-perishable food (multi-day supply)
- ☐ Manual can opener
- ☐ First aid kit
- ☐ Flashlights and batteries
- ☐ Battery-powered radio
- ☐ Phone chargers and backup batteries
- ☐ Basic tool kit
- ☐ Sanitation and cleaning supplies
- ☐ Prescription and over-the-counter medications
- ☐ Personal care items
- ☐ Cash reserves
- ☐ Fire extinguisher
- ☐ Matches or lighters
- ☐ Spare eyeglasses or contact supplies
- ☐ Fuel maintained in vehicles
- ☐ Disposable food ware
- ☐ Pet and infant supplies (as applicable)

ANNUAL REMINDER

- ☐ Refresh supplies each June
- ☐ Review and update preparedness plan