

Preparing for a hurricane



At Lockton, we believe in helping you prepare in advance to protect your luxury home, prized possessions and loved ones. The following checklist provides steps you can take now to help minimize damage or, should a loss occur, streamline your claims process.

EARLY PLANNING

- Review and update your evacuation plan with your family. Include communication methods and meeting points. Confirm emergency contacts.
- Stock up on enough non-perishable food, water, medications, hygiene items, and first-aid supplies to last three to five days. Create “bug-out” bags for all family members.
- Plan for the safe transfer of pets, including food and water.
- Select an interior room on the lowest floor as a safe space. Transfer fine art, heirlooms or collections here in advance or consider relocating them to an off-site secure vault before a storm.
- Recharge all essential communications devices and purchase portable power banks. If you have a generator, ensure it works correctly and you have sufficient fuel.
- Review your homeowner’s insurance policy to understand your coverage for hurricane-related damages.
- Document your home’s interior and exterior with photos or videos for potential insurance claims.
- Place important original documents (insurance policies, IDs, medical records) in a bank safe deposit box. Store copies digitally or in waterproof containers.
- Get cash and fill gas tanks.

EXTERIOR PREPARATION

- Trim overhanging branches and remove vegetation that could cause additional damage.
- Install storm shutters and board up glass entries.
- Use sandbags to minimize exterior water intrusion.
- Clear gutters and drains to prevent water accumulation.
- Inspect your roof for loose shingles, tiles or other vulnerabilities.
- Reinforce garage doors to reduce structural damage.
- Relocate outdoor furniture, decor, grills and equipment to prevent potential damage to them or neighboring property.
- Move vehicles and tools into your garage and away from windows. Research local availability of secure vaults where you can proactively move luxury cars.
- Ensure your sump pump or drainage system is working correctly and install a battery backup.
- Shut off electricity, gas and water at the main switches/valves before the storm.

POST-STORM RECOMMENDATIONS

- Inspect your home for damage and contact authorities if hazards are present.
- Document post-storm damage for insurance purposes before embarking on cleanup efforts.

Safety should always be your top priority. If local authorities recommend evacuation, we encourage you to follow their instructions promptly. If damage or loss does occur, Lockton’s exceptional claims team is here to help our clients restore or replace precious possessions. For more information, contact a Lockton risk professional.