

# Do more than survive the next hurricane. Overcome it.



## **Strong winds require strong protection.**

Hurricanes are powerful. Winds reaching 140 miles per hour can exert an inward push of 1,000 pounds on a typical exterior door. They can blow water nearly six inches up a wall and drive gallons through the smallest cracks. They can transform harmless roof shingles and lawn furniture into flying missiles.

What's the best way to tackle such an awesome force? Be prepared and start with the right homeowners insurance protection from Universal North America.

*Review the checklist on the back of this flyer to make sure you've done all you can in advance to protect your home.*

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[www.universalthnorthamerica.com](http://www.universalthnorthamerica.com)

# Your Hurricane Checklist

Universal North America thanks the Federal Alliance for Safe Home and the Institute for Business and Home Safety for their invaluable contributions to this checklist. Visit: [www.disastersafety.org](http://www.disastersafety.org) and [www.flash.org](http://www.flash.org) for additional details and tips.

## Secure windows and doors.

- Consider installing permanent forms of window and door protection such as impact-resistant glass and roll-down or accordion-style shutters.\*
- If you opt for temporary protective panels, purchase them in advance. Be sure to select a material you will be able to lift during last-minute installation.
- If using plywood, select panels that are at least 5/8" thick.
- Install permanent fasteners to your home so that temporary protective panels can be put in place quickly.
- Keep all your windows closed during a hurricane watch.
- Check sliding glass doors to see if they use tempered glass.\*
- Make sure your garage door and its tracks are code approved for both wind pressure and impact protection. Otherwise, protect the door with an appropriately rated shutter, screen or vertical bracing system.\*
- Secure entry doors with at least three hinges and a security lock with a dead bolt at least 1" long.
- Anchor exterior door framing to the wall structure with heavy duty barrel bolt anchors at the top and bottom that extend into the header and floor.
- Consider installing doors that are code approved for wind pressures in your area.\*

*\*(Be cautious with labels indicating "hurricane tested;" check with your local building department for your area's impact resistance approval rating.)*

## Nail down roof maintenance.

- Check shingles, especially those along the roof's perimeter, to make sure they are securely fastened.
- With an older home, check the connections where the roof and foundation meet the walls and make improvements as part of your next remodel or roofing project.

## Seal the perimeter.

- Make sure soffits are securely fastened, applying polyurethane sealant and stainless steel screws as needed.
- Caulk to seal around electrical boxes and circuit breaker panels, water pipes and other wires and cables that enter the house.
- Just before a storm, close dryer and bathroom vents with duct tape.
- Use sheets of plywood or polycarbonate to seal gable vents, even those with louvers, to keep driven rains out of the attic.

## Clean up outdoors.

- Keep trees and shrubbery trimmed, cutting away any weak or dead branches.
- Replace gravel or rock landscaping materials with shredded bark.
- Move loose objects, such as lawn furniture or garden ornamentation, into your home or garage during a hurricane watch.

*Insurance products are issued and underwritten by one of Universal's insurance companies: Universal North America Insurance Company, Universal Insurance Company of North America, Universal Insurance Company of Texas. Issuance of coverage is subject to underwriting review and approval. Products may not be available in all states.*



Don't be surprised.  
Be prepared.

## Ten steps to keep you, your family and home safe and sound:

1. Start with the right homeowners insurance protection. Visit [www.universalthnorthamerica.com](http://www.universalthnorthamerica.com).
2. Know your community's severe weather warning system and follow news reports closely.
3. Identify escape routes from your home and neighborhood.
4. Research the evacuation plans for your workplace and children's schools.
5. Designate an emergency meeting place for your family.
6. Decide in advance where you and your pets can take shelter if necessary.
7. Establish a contact point to communicate with concerned relatives.
8. Take video and photographs of your home inside and out, recording upgrades and valuables.
9. Have drinking water and an emergency kit stocked and ready to go.
10. Fill your bathtub with water that can be used for flushing toilets or washing.