



Massachusetts Division of Insurance

Consumer Alert

Preparation is Key to Weathering A Storm

Weather catastrophes—snow storms, hurricanes, tropical storms, Nor'easters, even tornadoes—can strike without much warning. Taking time to prepare before weather hits will help you and your family during an evacuation and in the recovery process as well.

Build an Emergency Supply Kit

Pull together items like these to create a Basic Emergency Supply Kit. Customize them to the size of your group and their personal preferences, but keep them up-to-date and stored in an easily accessible place:

- Water—a gallon per person per day for at least three days
- Food—a 3-day supply of non-perishable food (think energy bars, dry cereal, jars or cans of fruit—and an opener!)
- Medications, including both prescription and over-the-counter, enough to last for several days
- First aid kit—bandages, antiseptic cream, sterile wipes, etc.—and a whistle to signal for emergency help
- Matches, flashlights and extra batteries
- Cell phone with charger, inverter or solar charger
- Battery-powered or hand crank radio for alerts
- Local maps
- Gasoline for generators and vehicles

Gather Documents and Important Files

If you're forced to evacuate, you'll have very few minutes to find the paperwork essential to recovery. Take time now to make (and safely store) a 'grab-and-go' kit which includes these types of documents:

- Family identification paperwork like drivers licenses, passports and social security cards
- Birth, marriage or divorce certificates, adoption or child custody paperwork
- Financial and legal records like insurance policies, mortgage and loan documents
- Medical information such as health/dental insurance, list of medications and living wills
- Emergency or hotline contact information for your jobs, schools, city/town hall, insurance agent, friends and neighbors

Store copies of this information in a fireproof/waterproof box or safe, in a bank safe deposit box or with a trusted friend or relative. Or store password-protected electronic copies on an external hard drive (take it with you!) or using a secure cloud-based service.

Protect Your Home

When a storm strikes, your immediate concern is safety—yours and your loved ones'. Knowing your community's evacuation route and having an emergency kit along with your protected documents is primary. But take time in advance to plan ahead, and you can mitigate damage that bad weather may bring:

- Consider storm shutters or pre-cut covers for all windows
- Install straps or additional clips to securely fasten your roof against high velocity wind damage
- Make sure trees and shrubs around your property are well trimmed and healthy enough for wind resistance
- Clear gutters and downspouts
- Reinforce garage doors and any access ways to minimize wind vulnerability
- Install a generator
- If you must evacuate, secure any outdoor furniture or loose items lest they become wind-driven projectiles

Storms can cause extensive damage from wind and heavy rain, snow or ice. As you prepare, know the elevation of your property and be sure you understand your insurance coverage for potential wind and flood damage.

Contact the Division of Insurance

Have questions? Contact us toll-free at (877) 563-4467 or visit our website at www.mass.gov/doi.