

FIVE IMPORTANT HURRICANE PREPARATIONS

When you will be out of town during hurricane season, June 1st until November 31st, it is important to prepare your home for a potential hurricane before you leave. Waiting until there is a need to prepare will not only cost you more, but could result in your not being prepared in time. Don't leave anything to chance.

1. Hurricane Shutters – First and foremost, know the [hurricane category descriptions](#) so you can make an informed decision about whether or not you need to protect your investment. Getting someone to install hurricane shutters once a storm warning is issued is not only extremely difficult, but outlandishly expensive. Generally, companies aren't doing hurricane shutter installations as a full-time business, so these are need based installers. When you do find someone who will install shutters last minute, they tend to be fly-by-night individuals looking to make a quick buck. These people do not have experience with or concern about doing it correctly, because they will never see you again! We recommend that you take the following actions now:

- a) Call your Homeowners Association and find out what the rules and regulations are for installing hurricane shutters. Some communities allow shutters to be installed when you leave town for season. Some have restrictions on which windows or the types of shutters that may be closed in advance of the storm. Know what your community allows.
- b) **PANEL SHUTTERS**. If you have this type of shutter, we urge you to secure a point of contact, before you leave town, who can install and remove your panel shutters. *LotzCo does NOT install panel shutters*. If your shutters are stored inside of your garage, make sure they are easily accessible, the shutters are properly labeled, there is a layout showing which window each shutter belongs to, and the hardware needed to install the shutters is present. If all the parts and layouts aren't there, your installer may not be able to install your shutters properly.

If you don't have a battery operated garage entry keypad, someone will need to provide access to your installer. Once a storm watch has been issued, LotzCo will not be able to provide access.

- c) **ACCORDION SHUTTERS**. LotzCo can close these types of shutters for you. However, PLEASE BE ADVISED, that we cannot guarantee availability to perform shutter closures once a storm watch has been issued. We strongly suggested that you close your accordion shutters in accordance with your community guidelines at the start of hurricane season and prior to any potential hurricane threat.

2. Exterior of your home – Absolutely, Positively nothing should be left outside. We can't stress this enough. This would include patio furniture, wall hangings, BBQ grills, child safety fences, small bronze statues, pool toys, benches, etc. Anything and everything can become a missile during a hurricane, potentially damaging your home or a neighboring home. All items must be brought inside when you are ready to leave town. If you are unable to bring these items inside yourself, please let us know and we can assist you for a specified hourly rate.

If you come and go for short visits during hurricane season, we would recommend placing a few items inside the house that you can easily put out when you arrive and pull back inside when you leave. All other furniture should be placed in the garage.

IMPORTANT... once a storm watch has been issued, LotzCo may not be able to bring in your outside items. it is important to have your home ready in advance of any potential threat.

3. Refrigerator & Freezer – All perishable items should be removed and discarded when you leave town. When trying to decide what to keep and what to throw away, ask yourself this question “will this item remain fresh if the power goes out”. If the answer is “no”, then throw it away. Keep in mind that we have frequent power outages during summer storms. We check the house weekly, so it is possible for power to be out in between our visits without our knowledge. ** **SIMPLE HACK** - freeze a small container of water. Place a penny on top of the ice and leave it in the freezer. If you return and the

penny is below the ice at any level, it means your power was out long enough for some of that ice to melt.

4. Unplug Electronics - Unplug any electrical equipment unnecessary during your absence, such as televisions, stereo systems, washer/dryer, or computers. During summer months, we have frequent lightning storms, the potential for damage to your electronics from a power surge is high. Simply unplug them from the electrical source to help prevent damage.

5. Review your Insurance Policy - Hurricane damage from wind, rain or flooding can affect everything in and around your home. Windows, doors, flooring, drywall, electrical, water and plumbing lines, HVAC, furniture, security systems, computers, vehicles and personal effects. Do you have sufficient and adequate property, flood, and auto insurance to cover these losses? Are you getting a credit on your policy for having hurricane shutters? If so, your carrier could try to deny your claim for failing to install/close the shutters. Know this and prepare yourself accordingly.

Please do not take storm preparations lightly. It is imperative that you take the necessary precautions to protect your home in advance of a potential storm. Assume that there will be a hurricane during your absence and prepare your home accordingly