

2019 HURRICANE SEASON



BE PREPARED

PLAN YOUR EVACUATION Know and follow the directions from local officials for community evacuation or seek higher ground for localized flooding. Be sure to remember the five **P'S OF EVACUATION . . .**

- 1. PEOPLE** Your loved ones are your most precious belongings. A Family Communication Plan can help you safely reunite following a hurricane or other catastrophic event.
- 2. PRESCRIPTIONS** In the event of an emergency evacuation, you may not be able to quickly reach your doctor or pharmacy. Maintain a file containing all of your prescriptions and doses.
- 3. PAPERS** In the aftermath of the storm, you may need access to personal information ranging from insurance policies to warranties. FEMA's Emergency Financial First Aid Kit provides a handy breakdown of important documents, including everything from financial information to family contacts.
- 4. PERSONAL NEEDS** Don't assume that day-to-day conveniences like water, food, clothing, cash, first aid kits, phones, and chargers will be readily available in the event of an emergency evacuation. FEMA recommends storing at least three day's worth of basic survival supplies in your home.
- 5. PRICELESS ITEMS** Identify any priceless items, from pictures to irreplaceable mementos and other valuables, and include them in your evacuation plan.

To review FEMA Evacuation Guidelines visit: www.ready.gov/evacuating-yourself-and-your-family

INSURANCE COVERAGE

REVIEW YOUR POLICIES BEFORE YOU'RE FACED WITH A HURRICANE

With the 2019 Atlantic Hurricane season officially starting in June, it is a great time to check with your insurance specialist or agent to make sure you have adequate insurance coverage for your home and any other properties you may own. It is important to remember damage caused to a home by a flood, or other rising water event, is not covered by homeowners insurance. In coastal counties the same is true of windstorm damage. Also note, for properties under current ownership, a flood insurance policy comes with a 30-day waiting period before going into effect. If a home is going through a closing transaction, and the flood insurance is required by the lender, there is no 30-day waiting period. Source: FEMA.gov



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