

Hurricane season is far from over in Atlantic Canada. Ensure you and your family are properly covered, and prepared, before a storm is announced in our area. Whether it's structural damage, uprooted trees, or knocked down power lines, make sure you know what to do when a storm hits. Contact us at any time for a free quote on coverage or simply for more information on how to keep you and your family safe during hurricane season.

Our Top 10 Tips* to Prepare for a Hurricane:

- 1. Create an emergency preparedness plan for your family.
- 2. Assemble disaster safety kits for your home, car and office
- 3. Secure any loose patio furniture and barbecues when a storm is on its way.
- 4. Protect or move property that might be damaged by flying debris.
- 5. Prepare a detailed home inventory.
- 6. Charge handheld electronics and have back-up power sources available.
- 7. Have someone check your property if you are away.
- 8. Make sure downspouts are clear of debris and direct water away from your home.
- 9. To protect against flooding caused by torrential rain, install a sump pump, backwater valve or backflow valve.
- 10. Check with your insurance representative to make sure you have appropriate coverage.

* from Insurance Bureau of Canada



OFFERS

- More coverage options
- Expert advice and support
- Local and personalized service

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The Difference Between a Hurricane "Watch" and "Warning"

As soon as a hurricane watch or warning is forecast for your area, it is important, depending on the type of alert, to immediately begin or complete your preparations.

A watch means hurricane conditions are possible within 48 hours. You should begin to stock up on emergency supplies in the event a warning is issued. If you live in a coastal area, you also should be prepared to evacuate.

A warning is more serious. Hurricane-force winds (74 mph or higher) are expected to hit your area within 36 hours. You should seek shelter or evacuate, if notified to do so.

Five Tips to Help Prepare Your Home for a Hurricane

1. Help Avoid Water Damage

Heavy rains have the potential to cause significant water damage. These tips can help you prepare your home.

- Closing and locking all windows and doors and removing any window air conditioners.
- Removing valuable items from your basement or elevating them off of the floor.
- Clearing debris from exterior drains and gutters.
- Repairing damaged gutters and downspouts to make sure water can drain away from your foundation.
- Checking your sump pump and the battery backup to confirm they are working properly.

2. Monitor Your Trees

Routinely maintain the trees around your home:

- Prune tree limbs within 10 feet of your home.
- Check for cracking or splitting in trees.
- Remove dead limbs and weakened trees.

3. Roofs, Doors, Windows and Skylights

Strengthen doors and windows by:

- Installing reinforcing bolt kits at the top and bottom of doors.
- Reinforcing garage doors.
- Installing storm shutters over windows.

4. Secure Outdoor Items

- If high winds are expected in your area, move as many outdoor items indoors well before the high winds arrive. Do not store propane tanks in your home or
- Adequately secure any remaining outdoor items that cannot be safely moved to protected areas.

5. Strengthen Your Exterior Structure

Strengthen exteriors by employing a contractor to:

- Install hurricane straps to reinforce roof-to-wall and wall-to-foundation connections.
- Retrofit soffits to help ensure they remain in place in high winds.
- Properly brace roof trusses.



Do I have the right insurance?

Not sure if you're covered in the case of storm damage?

Need clarification on what exactly would be covered, even if you do have insurance in place?

JUST ASK US!



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