

How should I plan & prepare?

Review your insurance coverage.



Not all insurance policies are created equal. Check your policy or talk to your agent to make sure you have sufficient coverage and to determine if any home improvements would qualify for a discount on premiums. Information on insurance policies can be found through the Insurance Information Institute at www.iii.org.

Questions to ask in reviewing your insurance coverage

- What is my standard deductible?
- What is my hurricane deductible?
- Do I have flood insurance?
- Do I have windstorm insurance?
- Do I have enough coverage to replace my home and belongings?
- Do I have loss-of-use coverage for temporary housing expenses?
- Do I have coverage to rebuild up to current building elevation codes?



Flood insurance

Homeowners insurance policies DO NOT cover damage from rising flood waters. If you own a home in a flood zone, your mortgage company will require you to carry a separate flood policy. Even if you don't live in a flood zone, consider the additional coverage. Learn more about the National Flood Insurance Program at www.floodsmart.gov. Remember: a new policy takes 30 days to take effect. For flood insurance technical assistance, visit www.pinellascounty.org/flooding/insurance.htm.

Hurricane windstorm insurance

Insurance that covers damage from wind requires an entirely different policy. Different carriers have different waiting periods, so do not wait until a storm is approaching to purchase this.

Other insurance

Consider insurance for mobile homes, cars, boats and businesses to protect against storm damage and flooding.

Why do I need to evacuate?



Run from the water.

Evacuations are based on the forecast depth of the storm surge. Storm surge is a dome of water that is pushed on land by the force of the wind. It happens fast and is extremely powerful, rushing over land and overtaking everything in its path. **It is the greatest killer of people during hurricanes.** Because the water comes fast, evacuations are done well in advance.

- Six inches of storm surge can knock people off their feet.
- One foot of storm surge can float many vehicles. Two feet can sweep a car off the road.
- Storm surge can undermine, tear apart, or move buildings.

- Debris in the water makes it even more dangerous.
- Water in your house is powerful. Consider that three feet of water in a 1,500-square-foot home weighs 135 tons. Compare that to an average pool, which holds 21 tons. **You do not want to be in your house when it fills with water.**

If you wait until the storm surge is coming to evacuate, it is too late. If you are NOT ordered to evacuate prior to a storm, no surge is expected at your location.

You can see an illustration of how storm surge would affect your property with the Storm Surge Protector on egis.pinellascounty.org/apps/stormsurgeprotector or through the Ready Pinellas mobile app.

If you live in a high rise building in an evacuation zone don't make the mistake of thinking you will be safe if you stay on an upper floor. The higher the elevation, the stronger the winds will be. If water destroys the ground floor it can jeopardize the safety of the entire building. You also will be cut off from any assistance. When ordered to evacuate, evacuate.

Hide from the wind.

Hurricane wind speed is described in categories from 1 to 5. The wind scale below will give an idea of what damage to expect for each category.



Storm surge is the greatest killer of people during hurricanes.



Hurricane Irma Miami, Florida

Storm Surge:

An abnormal rise in sea level accompanying a hurricane or other intense storm.



Category	Sustained Winds	Wind Damage
1	74-95 mph	Very dangerous winds will produce some damage: Well-constructed frame homes could have damage to roof, shingles, vinyl siding, gutters. Snapped tree branches. Power outages likely.
2	96-110 mph	Extremely dangerous winds will cause extensive damage: Well-constructed frame homes could sustain major roof and siding damage. Many trees snapped or uprooted. Near-total power loss.
3 (major)	111-129 mph	Devastating damage will occur: Well-built framed homes may incur major damage or removal of roof decking & gable ends. Many trees snapped. Electricity & water unavailable for days to weeks.
4 (major)	130-156 mph	Catastrophic damage will occur: Well-built framed homes can sustain severe damage, including roof structure & some exterior walls. Most trees snapped. Power outages for weeks or months. Most of the area uninhabitable for weeks or months.
5 (major)	157 mph or higher	Catastrophic damage will occur: High percentage of framed homes destroyed, total roof failure & wall collapse. Fallen trees and power poles will isolate residential areas. Power outages will last for weeks or months. Most of the area uninhabitable for weeks or months.

In 2017, Hurricane Irma only had wind gusts to category 1 strength in Pinellas County, yet power was out for several days for many residents. Do not underestimate a hurricane or even a tropical storm.