



ISLAND INSURANCE COMPANIES

Always Here to Help

Are You Prepared for Hurricane Season?

Hawaii's hurricane season is again upon us and according to the Central Pacific Hurricane Center, we can expect a season similar to last year. Since the islands experienced a particularly destructive six hurricanes and record breaking rainfall, which caused widespread flooding and landslides, it is especially important to be prepared this year.

- Assess and replenish your disaster supply kit each year and make sure it includes at least a three-day supply of non-perishable food, one gallon of water per person per day, a can opener, flashlights, batteries, a portable radio, a first aid kit, extra clothes, pet supplies, and any essentials your family may need (e.g. medications).
- Keep an external battery charger for your cell phones or electronic devices and make sure it is fully charged.
- Prepare an emergency plan and verify that every family member knows what to do if an emergency is declared and they are not at home. Keep a copy of your plan in a safe place like your disaster supply kit.

In An Emergency

- If you must evacuate during an emergency, check all faucets to make sure the water is shut off, turn off the electricity at the main switch, and shut off the gas at the main valve.
- Keep important documents in a secure, safe and dry place and take it with you. It should include insurance policies, property records, birth certificates, social security cards, passports and bank information. Having these



- important documents with you will help in the recovery process if your home is damaged.
- Make sure your car's gas tank is filled and keep an emergency kit in your car in case you are stranded.

Home Inventory

Be sure to keep an inventory of your personal belongings and update the list each year. Document each item by photo or video and be as detailed as possible, making sure to include a brief description, make/model or serial number if applicable, where the item was purchased, and receipts. Keeping an electronic record on hand will help in expediting the claims process or when you file your taxes. Speak to your independent insurance agent to verify if your homeowners, condo, renters or umbrella policy coverages are sufficient or if valuable items such as jewelry and collectibles will require additional coverages.

Source: Central Pacific Hurricane Center, weather.gov, noaa.gov, fema.gov.