

# Are You Ready For **STORM SEASON?**

- ✓ Make sure your insurance coverage matches the value of your home.
- ✓ Consider purchasing flood insurance. This is **NOT** part of your regular home insurance.
- ✓ Review your annual hurricane deductible.
- ✓ Verify that your policy information is correct. Make sure the correct mortgage company is listed on your policy so that your claim check is made payable to the correct parties.
- ✓ Keep your policy number and the claims phone number for your company in a safe place in case you need to file a claim after the storm.
- ✓ Make sure your screen enclosure and fence are included on your policy.



## SAFFIR/SIMPSON SCALE:

Category	Wind Speeds (mph)	Storm Surge (feet)
1	74-95	4 to 5
2	96-110	6 to 8
3	111-130	9 to 12
4	131-155	13 to 18
5	156+	19+

**TAMI KAROL INSURANCE AGENCY**



**TAMI KAROL**  
INSURANCE

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**STORM SEASON?**



## — Terms to Know —

**EYE:** The low pressure center of a tropical storm. Surrounded by the most intense area of the storm and at a huge contrast inside the eye winds are normally calm and sometimes the sky clears.

**EYEWALL:** The ring of thunderstorms that surrounds a storm's eye. The heaviest rain, strongest winds and worst turbulence are normally in the eyewall.

**HURRICANE:** A tropical cyclone in which maximum sustained surface wind is 74 mph (64 knots) or greater.

**HURRICANE WATCH:** An announcement that hurricane conditions pose a possible threat to a specified coastal area within 36 hours.

**HURRICANE WARNING:** A warning that sustained winds of 74 mph (64 knots) or higher are expected in a specified coastal area within 24 hours or less.

**STORM SURGE:** An abnormal rise of the sea along a shore as a result, primarily, of the winds of a storm.

**TROPICAL DEPRESSION:** A tropical cyclone in which the maximum sustained surface wind is 38 mph (33 knots) or less.

**TROPICAL STORM:** A tropical cyclone in which the maximum sustained surface wind ranges from 39-73 mph (34-63 knots) inclusive.

# IF DISASTER STRIKES



- ✓ Take photos of damages.
- ✓ Make TEMPORARY repairs to protect your property against further damage.
- ✓ Keep ALL receipts and estimates to give to your adjuster.
- ✓ Have your current mortgage information handy, this will assist in processing your loss payment check accurately and avoid delays.
- ✓ Call your agent for assistance. They are best suited to assist you with your coverage questions and policy information.
- ✓ Be sure to have enough supplies on hand to last you THREE days AFTER the storm. That is how long it will take to get assistance to our area.

## SUGGESTED SUPPLIES

- Plenty of bottled water.
- Batteries
- Candles, lantern, flashlights
- Canned food
- Games to keep children occupied
- Generator
- Gas
- Pet Food
- Baby needs (formula, diapers, food, wipes)
- A corded phone. If we do not have electricity, we will not have power for cordless phones and we often have our phone lines back up before our power lines.



## How Can I Reduce my Homeowners Premium?

Roof and Shutter credits are available.

There are several windstorm mitigation credits available on your roof and shutters.

A mitigation report can save you up to 45% on your insurance premium.



*Helpful Phone Numbers After the Storm:*



**FEMA** – 1-800-621-FEMA

**American Red Cross** – 772-287-2002

### 24 Hour Water Restoration Companies

RYTECH 1-888-680-1965

TLC Restoration Services 1-800-371-CARE

ServPro of Martin County 772-334-8762



Call the TAMI KAROL INSURANCE AGENCY for your FREE quote today!