

**Massachusetts Property Insurance Underwriting Association
Rhode Island Joint Reinsurance Association**

2 Center Plaza, Boston, MA 02108-1904
(800) 851-8978

IMPORTANT NOTICE

HURRICANE PREPAREDNESS

Dear Policyholder:

Hurricane season is upon us. The enclosed brochures regarding Hurricane Preparedness offer suggestions to homeowners on how to prepare themselves and their home in the event a severe storm threatens our region, as well as, the steps to take in the unfortunate event that you suffer storm damage.

Your home is a valuable asset. The costs associated with property damage caused by storms and the disruption to your life in the aftermath of a storm can be significant.

We encourage you to review the suggestions made in this brochure and implement them where appropriate. If you experience a Loss, please report it through the Association's website, www.mpiua.com for properties located in Massachusetts and www.rijra.com for Rhode Island properties or by calling 1-800-851-8978 from either state.

If you have any questions, please contact our Customer Service Department.

Have a safe and sunny summer.

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MPIUA/RIJRA HURRICANE PREPAREDNESS CHECKLIST

The Atlantic Hurricane Season runs from June 1 – November 30. This checklist is provided to assist you in making preparations for the upcoming Hurricane Season.

PREPARING AHEAD OF THE STORM

- Review your insurance policy to determine if you have adequate coverage. Home Insurance Policies do not cover damage caused by flood. A separate Flood Policy is needed to protect your property from flooding. To obtain more information contact your insurance producer.
- Prepare an inventory of your personal property and document with photos or videotape. Keep one copy at home and another at a location away from home that will not be damaged in a storm.
- Plan an evacuation route and destination if it is necessary to leave your home.
- Teach your children what to do in the event of an emergency.
- Make a plan for what to do with your pets in the event you must evacuate your home.
- Maintain a supply of water and non-perishable food, juice, etc.
- Have a portable radio, flashlight, cell phone and fresh batteries.
- Have an out-of-state friend/relative as a “family contact”.

WHEN A HURRICANE WATCH IS ISSUED (Threat of a hurricane within 24-36 hours)

- Fill all vehicles with gasoline.
- Check to determine that you have an adequate supply of medicine/prescription drugs.
- Procure cash, as Banks/ATMs may not be available for extended periods.
- Turn refrigerators/freezers to coldest setting.
- Bring outside furniture, toys etc. into the house or garage.
- Cut tree branches that could damage windows or walls.
- Assemble a first aid kit.
- Assemble important documents (medical records, insurance policies, checkbook, etc.) in a waterproof container or watertight resealable bag.
- Review evacuation route and destination.

WHEN A HURRICANE WARNING IS ISSUED (Hurricane conditions within 24 hours)

- ❑ Board or shutter windows.
- ❑ Tape exposed glass, close drapes and move furniture away from exposed doors and windows.

If you remain at home:

- ❑ Stay indoors in an inside room preferably without windows.
- ❑ Keep on the radio or television to obtain information from official sources.
- ❑ If flooding is possible, shut off all utilities at the main switch and move valuables to a higher floor.

If you must relocate:

- ❑ Shut off all utilities at the main switch, if not previously done.
- ❑ Disconnect appliances.
- ❑ Make reservations at your destination, if necessary.
- ❑ Keep receipts of all relocation expenses for insurance purposes.
- ❑ Notify your family contact person of your destination and how to reach you.
- ❑ Take supplies such as a first-aid kit, water, snacks and prescription medicine.
- ❑ Keep important papers with you.
- ❑ Take family pet and pet supplies.

AFTER A HURRICANE

- ❑ Beware of outdoor hazards such as dangling power lines and broken tree limbs and report them immediately to proper authority.
- ❑ Boil municipal water until you have been told it is safe to drink.
- ❑ Throw out food that may be contaminated due to power outage or flooding.
- ❑ Make temporary repairs, if possible.
- ❑ Pump out the basement if flooded.
- ❑ Turn on utilities only after it is determined it is safe to do so.
- ❑ Contact your insurance representative as soon as practical regarding losses.
- ❑ Submit Claims to the Association via the web at www.mpiua.com or www.rijra.com or by telephone 800-851-8978.

HURRICANE DISASTER SUPPLY KIT

- Canned goods and nonperishable foods that do not need cooking:
 - Canned meats and fish
 - Canned fruits and vegetables
 - Canned soups and puddings
 - Canned fruit juices
 - Dried fruit and nuts
 - Bread, cookies and crackers
 - Peanut butter and jelly
 - Coffee and Tea
 - Bottled water
- Manual can opener
- Bottled water (1 gallon per person/per day)
- Prescription medication (2 weeks supply)
- Pet food/supplies
- Water purification tablets (halazone)
- Disposable plates, cups, and utensils
- Infant care items:
 - Disposable diapers
 - Baby wipes
 - Baby food
 - Formula
- First aid supplies
- Masking and duct tape
- Flashlight or lantern, with extra batteries
- Battery operated radio, with extra batteries
- Watch or battery operated clock
- Ice chest
- Matches
- Canned heat (sterno)
- Portable outdoor camping stove or grill with fuel supply
- Plastic trash bags
- Plastic sheeting or drop cloth
- Chlorinated bleach
- Personal hygiene items
- Other useful items
 - Work gloves
 - Sun lotion
 - Insect repellent
 - Hammer
 - Screwdriver
 - Pliers
 - Wrenches
 - Handsaw
 - Razor knife
 - Ax or chainsaw
 - Rope caulking
 - Nails and screws
 - Rope and wire
 - Broom, mop and bucket
 - All-purpose cleaner
 - Ladder
 - Sandbags
 - Portable generators
 - Tree pruner
 - Shovel, rake and wheelbarrow
 - Sheets of plywood

FAMILY COMMUNICATION PLAN

Develop a 'Family Emergency Communication Plan' in case family members are separated from one another during an emergency (a real possibility during the day when adults are at work or traveling and children are at school, camp or a friend's home). You can then develop a plan for safely getting back together. This will help assure everyone that all family members are safe.

- Ask an out-of-state relative or friend to serve as a 'family contact'. After a disaster, it is often easier to call long distance than locally.
- Make sure everyone knows the name, address and telephone number of the contact person