



EL NIÑO PREPAREDNESS CHECKLIST

Are you ready for a potentially wet and stormy winter? The time to prepare for heavy El Niño rainfall is now. Homeowners should take the necessary precautions to minimize property damage, and Mercury Insurance has compiled a checklist to help ensure you've got everything covered. Remember, while you can't control the weather, you can prepare for it.

Your Property

HOME INTERIOR

- Make sure doorways are sealed and don't have gaps, replace weather stripping if needed
- Inspect windows for cracks and chips
- Make sure the drainage system isn't clogged or backed up
- Elevate or move your furnace, water heater and electrical panels to higher ground if necessary
- Consider installing water leak detectors that send alerts to smart phones near entryways and in low lying areas as well as areas of your home that are high risk, such as laundry rooms or around water heaters
- Install sump pumps in low lying areas of your home
- Locate your breaker box and label the switches clearly
- Seal cracks in walls with waterproof paints or sprays for added protection
- Lock important documents and irreplaceable valuables in a waterproof, fire resistant box
- Scan photos and documents and upload them to a secure cloud storage site





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Your Property

HOME EXTERIOR

- Evaluate roof for any weak spots
- Identify leaks
- Address loose shingles and inspect materials for wear and tear
- Evaluate flashings, make sure there are no gaps
- Look for spots with water damage on the ceiling and cracks in roof tile (indication of leaks)
- Check for mold (mold can be an early identifier of problems to come)
- Remember to clean the debris from gutters and consider installing gutter guards
- Inspect the foundation of your home for cracks and leaks, including around pipes

LANDSCAPE AND HARDSCAPE

- Clear dead branches from trees on your property
- Scale back or relocate trees that could cause damage to your home during a storm
- If you live near a creek or river, create a sandbag wall ahead of time for added protection
- Clear drains



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Homeowners Insurance

- Contact your agent to determine your coverage needs: [Learn more](#)
- Create an inventory list and keep it current, save receipts and take photos for documentation: [Learn more](#)
- Update your policy as needed (recommended yearly)
- Familiarize yourself with what is and isn't covered
- Check to see if your property is located in a flood plain: [Learn more](#)
- Consider purchasing Flood Insurance



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Home Disaster Plan and Kit

CREATE AN EMERGENCY PLAN

- Establish an emergency contact to check in with in the event of an emergency
- Discuss a meeting spot (neighborhood or regional)



PREPARE A 3-DAY* DISASTER KIT

- Include non-perishable food items such as canned food—remember the can opener—dried fruits, nuts, etc.
- One gallon of water per person a day
- Plastic cups, plates and cutlery, trash bags
- First aid kit—bandages, dehydration salts, gauze, anti-histamines, aspirin (basic first aid supplies should be stocked)
- Prescription medications
- Warm clothing and a change of clothes
- Sleeping bags and extra blankets
- Flashlights or headlamps (include extra batteries)
- Whistle
- Waterproof matches
- Basic hygiene supplies (baby wipes, toothbrushes and toothpaste, feminine products)

*It is ideal to have at least 3 days worth of quantities in your disaster kit. Although some disasters may last longer than 3 days.



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After the Storm—Filing a Claim if Your Property is Damaged

- Contact your insurance agent as soon as possible
- You can also report a claim 24/7 at (800) 503-3724
- Provide your policy number
- Include the date, time and location
- Give a description of the damage
- Take an inventory of damaged property
- Evaluate and document the damage in photos
- Do not dispose of damaged items
- Make temporary repairs to protect property from further damage
- Keep itemized receipts for expenses such as temporary housing, repairs, meals, etc.



NOTE: Make sure to file a separate claim under your federal flood insurance if necessary