

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	<ul><li>Install sump pumps in low lying areas of your home</li></ul>
stripping if needed  Inspect windows for cracks and chips	<ul> <li>Locate your breaker box and label the switches clearly</li> </ul>
Make sure the drainage system isn't clogged or backed up	<ul><li>Seal cracks in walls with waterproof paints or sprays for added protection</li></ul>
Elevate or move your furnace, water heater and electrical panels to higher ground if necessary	Lock important documents and irreplaceable valuables in a waterproof, fire resistant box
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	Scan photos and documents and upload them to a secure cloud storage site



## **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

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

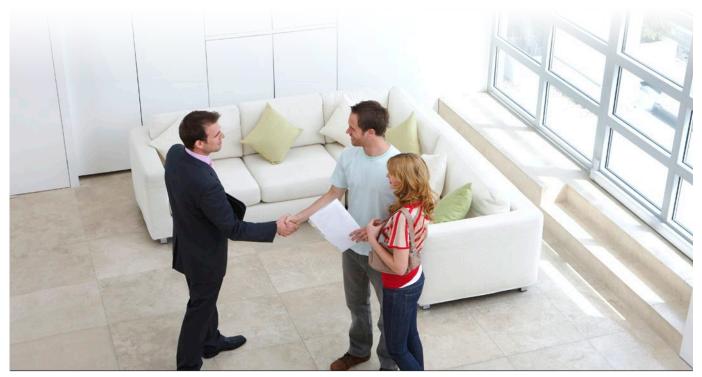
Clear dead branches from trees on





# **Homeowners Insurance**

Contact your agent to determine your coverage needs: <u>Learn more</u>
Create an inventory list and keep it current, save receipts and take photos for documentation: <b>Learn more</b>
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: <b>Learn more</b>
Consider purchasing Flood Insurance





## 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 mosting and





#### 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	r change	of	clothes
_						

Sleeping bags and extra blankets

Flashlights or headlamps
(include extra batteries)

☐ Whistle



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 then 3 days.



# 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.

