



THREE WAYS LANDLORDS CAN PREPARE FOR THE 2022 HURRICANE SEASON

Hurricane season officially starts on June 1 and officially ends on November 30 each year. However, storm formation is possible at any time. Your rental property is one of your largest investments, so protecting it from natural disasters is probably one of your top priorities. Now is a great time to prepare before the storm strikes.

2021 HURRICANE SEASON AND 2022 PREDICTIONS

The 2021 Atlantic hurricane season had the third most named storms on record. The season featured a total of 21 named storms. Seven developed into hurricanes, and four further intensified into major hurricanes.

According to Colorado State University, the 2022 Atlantic hurricane season activity is projected to be well above normal, calling for 19 named storms, nine hurricanes, and four major hurricanes. Preparation is key to successfully protecting your assets. Here are three ways landlords and rental property owners can prepare for the 2022 hurricane season.

REVIEW YOUR INSURANCE COVERAGES



The best time to review and become familiar with your insurance policy is before a hurricane hits. Often, basic property insurance will not suffice for storm damage. Does the property have flood insurance? Wind insurance? These types of coverages are typically not included in a businessowners policy for rental properties. Talk to your Millers Mutual insurance agent in advance of a storm to make sure you have adequate coverage for your property. Have your insurance declaration page ready and contact your agent with any questions before a storm makes landfall.

Additionally, encouraging your residents to get their own coverage if they don't already have it is ideal. The property's insurance policy (BOP) won't cover their personal belongings in the event of a natural disaster—Renters Insurance would take care of that.

PROTECT YOUR PROPERTY



The required level of storm preparation for your rental property will vary depending on the severity of the storm, but there are some tasks that you can do before a hurricane hits to help your property withstand the storm.

- ✓ Secure outside fixtures or bring them indoors (grills, patio furniture, plants)
- ✓ Clean the gutters and storm drains to ensure water can drain properly
- ✓ Check that trees are properly trimmed and loose branches are removed
- ✓ Check the roof for leaks or loose shingles
- ✓ Consider having storm shutters installed for windows and doors
- ✓ Keep swimming pools filled to 12 inches below the edge, cover pumps, and turn off the electricity
- ✓ Consider a generator

COMMUNICATE WITH YOUR RESIDENTS



Keeping your residents safe is important when you're a landlord. It's a good idea to reach out to your residents with information about how they can prepare for a hurricane, the emergency supplies they should have, and resources in the event a hurricane takes place. And don't forget to ask your residents to keep in touch during a storm regarding their safety and any property damage they may find.

As a landlord, hurricane season can be intimidating, but you can protect your residents and your property with these simple tips. Find a Millers Mutual Agent to discuss your property insurance needs today:

<https://millersmutualgroup.com/find-an-agent/>.

About Millers Mutual Insurance

Millers Mutual Insurance, based in Harrisburg, Pennsylvania, is the niche property & casualty insurer that brings stability to multifamily housing. As a carrier that's dedicated to understanding the intricacies of the niche, we believe our singular focus on multifamily housing results in the kind of comprehensive, stable coverage our agents—and their multifamily clients—deserve. We currently serve commercial policyholders in Pennsylvania, Delaware, Maryland, North Carolina, Ohio, Virginia, and Washington, D.C., through a network of independent agents.