

# A Property Owner's Quick Guide to Hurricane Season 2024



Experts are forecasting a very active hurricane season in 2024. Millers Mutual is here to help you prepare.



## Mark the Dates

Officially, the Atlantic hurricane season runs from June 1 to November 30.

This is the period when tropical or subtropical cyclones are most likely to form in the North Atlantic Ocean, although off-season hurricanes have been known to occur. Historically, late August to mid-September has been the most active period for hurricanes and tropical storms.



## Plan Ahead

Meteorological experts are predicting above-average tropical storm and hurricane activity this coming season.

While this forecast has high uncertainty due to variable ocean temperatures, it's wise to prepare early by reviewing your disaster readiness plan, communicating with your tenants, and staying informed.



## Learn the Terms

Here are four key terms to know, as defined by the National Oceanic and Atmospheric Administration (NOAA). For an easy way to remember their order of severity, just remember they go from most to least severe when alphabetized:

- **Hurricane Warning:** Sustained winds of 74 mph or higher are expected in a specified area within 36 hours.
- **Hurricane Watch:** Sustained winds of 74 mph or higher are possible in a specified area within 48 hours.
- **Tropical Storm Warning:** Sustained winds of 39 to 73 mph are expected in a specified area within 36 hours.
- **Tropical Storm Watch:** Sustained winds of 39 to 73 mph are possible in a specified area within 48 hours.



## Understand the Classifications

The Saffir–Simpson hurricane wind scale classifies hurricanes based on sustained wind speed and the amount of damage they can do:

- **Category 1 storms** (74–95 mph) can cause damage to roofs, vinyl siding, and gutters and lead to power outages.
- **Category 2 storms** (96–110 mph) frequently lead to major roof and siding damage and extended power outages.
- **Category 3 storms** (111–129 mph) often cause structural damage to frame houses and peel off gable-end roofs.
- **Category 4 storms** (130–156 mph) may cause exterior wall loss and total structural failure on smaller residences.
- **Category 5 storms** (157 mph or higher) will destroy most homes and leave neighborhoods unlivable for months.



## Shore Up Your Property

To protect your property from storm damage, be proactive. Here are some steps you can take:

- Check that sump pumps are functional and that they have battery backups.
- Clean gutters and storm drains to ensure water can drain out properly.
- Ensure exterior doors have at least three solid hinges and a deadbolt.
- Inspect roofs for loose shingles or flashing and consider installing tie-downs.
- Install surge protectors to defend major appliances from lightning strikes.
- Line exterior vents, outlets, and connections with urethane-based sealant.
- Replace old garage doors with ones that have high wind and impact ratings.
- Seal exterior windows with caulk and install hurricane shutters or panels.
- Secure outdoor fixtures like grills and patio furniture, or bring them indoors.
- Trim tree branches and take down old or diseased trees and shrubbery.



## Help Your Tenants Stay Safe

Before the hurricane season begins, communicate with your tenants and make sure they know what to do in case a storm hits. Provide contact information for reporting damage or outages, and check that they keep these [hurricane essentials](#) on hand:

- Battery-powered or hand-crank radio
- Bottles, formula, baby food, and diapers
- Entertainment that doesn't require power, like books and games
- Extra blankets and clothing, including sturdy shoes and rain gear
- First aid kit with a seven-day supply of all medications
- Flashlights with extra batteries
- Nonperishable food like crackers and cereal
- One gallon of water per person per day for at least three days
- Personal hygiene items
- Pet supplies

### Know Your Coverage.

Now is the right time to talk to your Millers Mutual agent to make sure you have adequate coverage for your rental property.\*

[Businessowners policies](#) (BOPs) provide broad property, liability, and income coverage but typically do not cover losses due to flooding. While extreme wind speeds tend to capture the headlines, [inland flooding](#) causes the most damage and bodily injury in the wake of hurricanes and tropical storms. Just [one inch of water](#) can cause over \$25,000 in damage to your property, so a flood insurance policy can be a smart strategy for protecting your investment, regardless of whether you live in a high- or low-risk zone.

It's also a good idea to encourage your tenants to get their own coverage. In the event of a natural disaster, your BOP won't cover their personal belongings, but our [renters insurance](#) policy can. Plus, it's easy for them to get approved through our online portal, with no Social Security or credit checks required.

\*Agents may not bind coverage that includes a loss by wind or water on a new risk, or for an additional amount on an existing risk, when any designated tropical storm watch, hurricane watch, tropical storm warning or hurricane warning is in effect for the area in question. This temporary restriction would apply to property damage coverage that might exist in property forms or any other type of policy issued by Millers Mutual. Binding authority on wind or water damage coverage will not be reinstated until 24 hours after a tropical storm watch, hurricane watch, tropical storm warning or hurricane warning is discontinued. Finally, "telephone call binders" will not be accepted when a storm appears imminent. The binder must be mailed prior to the tropical storm watch, hurricane watch, tropical storm warning or hurricane warning.