2026 Hurricane Preparation



A Helpful Guide for Homeowners & Businesses

WRIGHT® Flood



Tropicana Field in St. Petersburg, Fla., after Hurricane Milton in 2024

Know what's covered

There are NFIP policy limitations on elevated Post-FIRM buildings



Property owners with policies through the National Flood Insurance Program (NFIP) should be familiar with the limitations placed on elevated Post-FIRM buildings as a result of Risk Rating 2.0 that was implemented in October 2021. A Post-FIRM building refers to a structure for which construction or substantial improvement occurred after the effective date of the initial Flood Insurance Rate Map (FIRM) for the community or after December 31, 1974, whichever is later. It's crucial for determining flood insurance rates, as Post-FIRM buildings are subject to different rules and regulations than pre-FIRM buildings

Before a flood event, be sure to document the manufacturer, model, and serial number as well as capacity on building equipment such as furnaces, central air conditioning units, and appliances such as freezers, washers, and dryers. The NFIP Policy Form limits coverage below the lowest elevated floor of an elevated Post-FIRM building located in certain zones to the following items, if installed in their functioning locations and, if necessary, for operation, connected to a power source:

- Central air conditioners
- Cisterns and the water in them
- Drywall for walls and ceilings in a basement and the cost of labor to nail it, unfinished and un-floated and not taped, to the framing
- Electrical junction and circuit breaker boxes
- Electrical outlets and switches
- Elevators, dumbwaiters and related equipment, except for related equipment installed below the base flood elevation after September 30, 1987
- Fuel tanks and the fuel in them
- Furnaces and hot water heaters
- Heat pumps
- Nonflammable insulation in a basement
- Pumps and tanks used in solar energy systems
- Stairways and staircases attached to the building, not separated from it by elevated walkways
- Sump pumps
- Water softeners and the chemicals in them, water filters, and faucets installed as an integral part of the plumbing system
- Well water tanks and pumps
- Required utility connections for any item in this list
- Footings, foundations, posts, pilings, piers, or other foundation walls and anchorage systems
- Clean-up

Know what's covered

Coverage for basements and items located there is different than other areas



Before a flood event, it's important to know what your policy covers as it pertains to basements. Basement coverage through FEMA's National Flood Insurance Program (NFIP) is limited.

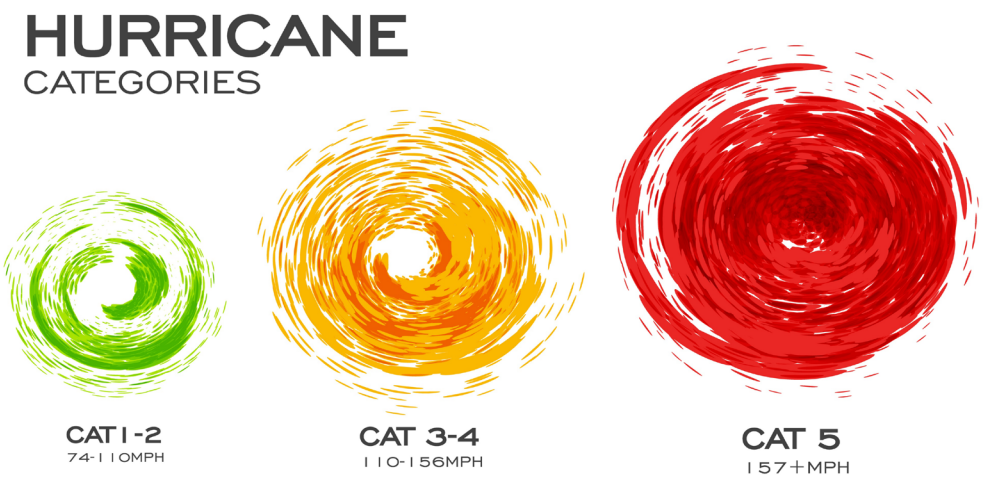
Basement Classification
The NFIP defines a basement as any area of a building with a floor that is below ground level on all sides. Rooms that are not fully below ground level (such as sunken living rooms, crawlspaces, and the lower-levels of split-level buildings) may still be considered basements because the lowest floor is below ground on all sides.

Contents Coverage in a Basement (*Must be purchased separately)
Contents coverage is optional coverage for the property that must be purchased separately. Items located in the basement, provided they are connected to a power source, that are covered include:

- Clothes washers and dryers
- Air conditioning units, portable or window type
- Food freezers and the food in them (excluding walk-in freezers)

Contents Coverage Exclusions in a Basement
Examples of excluded items that are located in a basement and not covered include:

- Personal property (such as couches, computers, or televisions)
- Basement improvements (such as finished flooring, finished walls, bathroom fixtures, and other built-ins)
- Generators and similar items
- Dehumidifiers that are not integral to the heating and air conditioning system



Important reminder:

Policy checklist

Be sure your details are up to date



Before hurricane season even approaches, it's important that insureds make sure their policy declaration pages are up to date. Now is a great time to review their current flood policy information – before a storm or any flooding incident takes place.

Please make sure everything is up to date on your flood policy, including:

- **Insured name(s)**
- **Mailing and/or property addresses**
- **Lender's name, address, loan numbers, and whether the account is escrowed (only if you have a lender involved)**
- **Telephone number and/or e-mail address**

Keeping the policy up to date will speed along any claims payment that may be necessary. If the policy does need changes or updates, please be sure to contact your agent.

Additionally, it is essential to keep copies of important documents in a waterproof or watertight bag. Those documents include:

- **Insurance policies**
- **Identification records**
- **Bank account records**

Emergency supply kit

What to prepare and where to keep it



- [ ] Water: At least one gallon daily per person for 3-7 days
- [ ] Food: Enough non-perishable food for at least 3-7 days – include a manual can opener
- [ ] Radio: Battery-powered or hand-crank and a NOAA weather radio with tone alert
- [ ] Flashlights, batteries, and extra batteries
- [ ] First aid kit, medicines, glasses, and prescription drugs
- [ ] Whistle to signal for help
- [ ] Fully-charged cell phones with backup battery power
- [ ] Cash (including small bills), traveler's checks, and change
- [ ] Dust mask to help filter contaminated air
- [ ] Plastic sheeting and duct tape to shelter-in-place
- [ ] Moist towelettes, garbage bags, and plastic ties for personal sanitation
- [ ] Wrench or pliers to turn off utilities
- [ ] Vehicles: Fuel and local maps

Keep this kit in a designated place and have it ready in case you have to leave your home quickly. Make sure all family members know where the kit is kept. In case you are stranded, keep emergency supplies in your car.

WRIGHT® Flood



Get your residence ready

This section is intended to help you prepare your home, belongings, and family in the event of a hurricane.

Please remember that ensuring safety is the first priority. Here are a few other things to keep in mind:

- Hurricanes are capable of producing winds in excess of 155 mph and causing catastrophic damage to coastlines and several hundred miles inland.
- Hurricanes can also lead to storm surges along the coast and cause extensive damage from heavy rainfall.
- The hurricane season lasts from June to November, with the peak season from mid-August to late October.

Safeguarding your residence

What needs to be done



- ☐ Monitor your local news or The Weather Channel to stay up to date on the storm's path.
- ☐ Build an emergency supply kit and make a family communication plan.
- ☐ Learn the elevation level of your property and whether the land is flood-prone to best protect against the likelihood of storm surge or tidal flooding.
- ☐ Learn hurricane evacuation routes and how to find higher ground. Determine where you would go and how you would get there if you needed to evacuate. **Click here to find your evacuation route.**
- ☐ Cover your home's windows. Permanent storm shutters offer the best protection for windows. A second option is to board up windows with 5/8" marine plywood, cut to fit and ready to install. Tape does not prevent windows from breaking.
- ☐ Install straps or additional clips to securely fasten your roof to the frame structure. This will reduce roof damage.
- ☐ Be sure trees and shrubs around your home are well trimmed so they are more wind resistant. Consider trimming back any overhanging limbs so they don't puncture or damage the roof.
- ☐ Clear loose and clogged rain gutters and down spouts.
- ☐ Reinforce your garage doors. If wind enters a garage, it can cause dangerous and expensive structural damage.
- ☐ Make plans to secure your property. Bring in all outdoor furniture, decorations, garbage cans, and anything not tied down.
- ☐ Determine how and where to secure your boat (if applicable).
- ☐ Install a generator for emergencies.
- ☐ If in a high-rise building, be prepared to take shelter on or below the 10th floor. If in a home, determine the best location for a safe room.

WRIGHT® Flood



Make sure your office is secure

This section is intended to help you prepare your business during the threat of a hurricane.

Please remember that the first priority is to ensure employee safety.

- Identify those employees who are needed to maintain or protect the site and those who should evacuate.
- Determine which operations are critical and the time required to properly shut down each operation.
- Determine what resources are needed and their availability.

Securing your office

What needs to be done



- ☐ Monitor your local news or The Weather Channel to stay up to date on the storm's path.
- ☐ Inspect and repair drains, gutters, and flashings. Inspect all fire protection equipment (sprinkler control valves, fire pumps, suction tanks, etc.).
- ☐ Remove all loose objects from the roof. Strap or anchor all roof-mounted equipment such as HVAC units and exhaust vents to the roof structure (e.g., the joists).
- ☐ Consider stopping operations that rely on outside power sources.
- ☐ Check the following supplies:
  - Batteries
  - Lanterns (check fuel and mantle supplies)
  - Portable radios (operable and charged)
  - Cellular phones (operable and charged)
  - First aid supplies
  - Bottled water
  - Non-perishable food
  - Heavy tarps (for roof or window damage)
  - Heavy gauge plastic sheeting (to cover equipment, supplies, etc. in the event of leaks or building damage)
  - Rope
  - Plywood and dimensional lumber (2x4s)
- ☐ Start and run all fire pumps, generators, and sump pumps for 30 minutes or more.
- ☐ Update employee home and cell phone contact lists. Consider gathering email addresses for an email distribution list.
- ☐ Update phone lists of roofing, electrical, restoration, and equipment contractors.
- ☐ Protect or relocate vital records as necessary. Instruct employees to put files away in cabinets and to remove all loose files from floors and desks. Confidential, critical, or valuable documents should be properly secured.
- ☐ Backup all electronic data and store in a water/wind protected site. Consider sending copies of backups to other facilities not in a hurricane zone.
- ☐ Install hurricane shutters or plywood over windows and door, making sure to not block emergency exits. Brace large openings such as dock doors.
- ☐ Anchor, secure, dispose of, or relocate anything on the grounds that could potentially blow away or blow into and damage a facility, such as:
  - Nonessential yard equipment
  - Flammable/combustible/corrosive liquid drums – do not move these items into the main building
  - Portable buildings (sheds, trailers, etc.) – these items should be securely anchored
  - Outdoor signs

WRIGHT® Flood

Securing your office

What needs to be done



- ☐ Ensure that employees who are to remain have current telephone contacts, lists, supplies, and equipment (potable water, nonperishable food, first aid supplies, flashlights, walkie-talkies, cellular telephones).
- ☐ Have cash on hand for post-hurricane needs (buying food and supplies or paying employees and contractors).
- ☐ Anchor or fill above ground tanks with product or water.
- ☐ Clean roof and storm drains and catch basins.
- ☐ Remove or secure satellite dishes and antennas.
- ☐ Cover computers, machinery, and stock with tarps, plastic, or waterproof covers (focus on critical or valuable items first).
- ☐ Arrange for incoming shipments to be diverted; expedite outgoing shipments if possible.
- ☐ Relocate remaining storage as high off the floor as possible or at the very least onto pallets.
- ☐ Isolate, neutralize, or remove any chemicals that can react violently with each other.
- ☐ Contact the gas utility. Determine if it is advisable to turn off the gas valve.
- ☐ Inform employees how to obtain information on site closure and reopening.
- ☐ Notify vendors, delivery companies, truckers, and site visitors of site closure.
- ☐ Revise telephone answering system to inform callers of site closure.
- ☐ Tour the entire property. Check roofs, roof-mounted equipment, yards, signs, doors, windows, electrical systems, and the interiors.
- ☐ Prepare to deactivate – and disconnect if possible – all noncritical, nonessential, and sensitive electrical equipment.
- ☐ Plug or seal floor drains, particularly those below grade level, if appropriate.

WRIGHT® Flood



Dealing with storm surge

The greatest potential for loss of life related to a hurricane comes from the storm surge.

A storm surge is water that is pushed toward the shore by the force of the winds swirling around the storm. This advancing surge combines with the normal tides to create the hurricane storm tide, which can increase water level to heights affecting roads, homes, and other critical infrastructure.

Wind-driven waves are superimposed on the storm tide. This rise in water level can cause severe flooding in coastal areas, particularly when the storm tide coincides with the normal high tides. Because much of the United States' densely populated Atlantic and Gulf Coast coastlines lie less than 10 feet above average sea level, the danger from storm tides is tremendous. The storm surge combined with wave action can cause extensive damage and severely erode beaches and coastal highways.

Key items to remember

Inspect, report and recover



- ☐ Report injuries, state of building, impairments of utilities, community services, and conditions (roads, sewers, water, etc.) to management.
- ☐ Check foundations and piping. Secure the site (lock doors, fences, etc.).
- ☐ Inspect roofs (entire area and perimeter), roof-mounted equipment, walls, windows (outside and inside), doors, and the entire yard. Clean roof drains and remove debris from roof to prevent drainage problems.
- ☐ Eliminate safety hazards such as live wires, leaking gas, flammable liquids, and hazardous materials releases.
- ☐ Repair damage to automatic fire sprinkler systems and restore protection as soon as possible. Use impairment monitoring system whenever automatic fire sprinklers and/or water supplies are impaired.
- ☐ Call key personnel and restoration contractors to start repairs. Make sure safety systems are fully operational before work is allowed to begin. Control smoking. Use cutting and welding permits. Make contractors responsible for fire-safety conditions.
- ☐ Be careful during cleanup. Wear protective clothing, use appropriate face coverings or masks if cleaning mold or other debris.
- ☐ Document any property damage with photographs.
- ☐ Cover broken windows and torn roof coverings immediately.
- ☐ Separate damaged goods, but do not accumulate combustibles inside buildings.
- ☐ Contact your risk/insurance manager in case of loss.
- ☐ Contact your insurance company for advice in restoring fire protection.
- ☐ Visually check damaged bus bars, conductors, and insulators before re-energizing main electrical distribution systems. In case of doubt, contact an electrician.
  DO NOT TOUCH OR MOVE EXPOSED, BARE WIRES.

WRIGHT® Flood

We are flood.

As we have for more than 40 years, Wright provides flood insurance with top-level industry knowledge and extraordinary claims response, earning an A (Excellent) rating from AM Best.

In partnership with FEMA, Wright Flood provides federal flood policies to protect homes, businesses, and their contents from flood disasters and has grown into the largest flood insurance company in the nation.

Through Wright National Flood Insurance Services, we also offer agents and consumers a variety of private flood insurance solutions that offer higher policy limits and customized coverage options.

In concert with FEMA, Wright Flood provides peace of mind, reduces economic loss, and helps customers recover from flood disasters.

But more important than providing policies, at Wright we take pride in offering stellar support, institutional knowledge, and an ongoing commitment to partner agents and policyholders, especially at the time of flood loss.

We are there when you need us, and we think that is the measure of a great relationship.

Find information about how to file a claim on either of our websites:

www.wrightflood.com or www.wrightfloodadvice.org

WRIGHT® Flood

Contact:

Wright Flood Marketing
P.O. Box 33007
St. Petersburg, FL 33733
(866) 373-5663
floodmarketing@weareflood.com