

## Hurricane Preparedness Guide

### Dan Burghardt Insurance Agency – Covering You Since 1984 Before and After the Storm

As hurricane season approaches, Dan Burghardt Insurance Agency wants to ensure you, your family, and your property are fully prepared. Now is the perfect time to review your homeowners or property insurance policy to make sure you have the right coverage in place before a storm hits.

### Have You Reviewed Your Insurance Policy Recently?

Many homeowners and business owners are surprised to find their policies don't fully cover storm damage or exclude certain types of losses. We're offering a free policy review to help you avoid any unpleasant surprises later. Whether it's your home or your business, let us take a look and make sure you're protected.

### Hurricane Emergency Checklist ✓

- Stock up on bottled water (1 gallon per person per day, for at least 3 days)
- Non-perishable food for at least 3 days
- Flashlights and extra batteries
- Portable phone charger/power bank
- Battery-powered or hand-crank radio
- First-aid kit and necessary medications
- Important documents in a waterproof bag
- Cash (in case of power outages at ATMs)
- Fuel up your vehicle(s)
- Secure outdoor furniture and loose items
- Know your local evacuation routes

### Evacuation Checklist ☒

- Identification and important documents
- Prescription medications (one week) and medical supplies
- Extra clothing and toiletries
- Pet food, leash, and carrier, and vaccination records
- Cell phone and charger
- Copies of insurance policies
- Contact list of family, friends, and your insurance agent

### Quick Insurance Checklist After a Hurricane

- **Check for Safety** - Don't enter if the building is unsafe.
- **Document the Damage** - Take photos/videos before cleaning or moving anything.
- **Prevent Further Damage** - Make temporary repairs and save receipts.
- **Contact Your Insurance Company** - Report the damage and start the claims process
- **File a Claim** - Submit photos, receipts, and a list of damaged items.
- **Meet the Adjuster** - Be present if possible and share your documentation.
- **Track Expenses** - Save receipts for repairs, lodging, and other costs.
- **Get Repair Estimates** - Use licensed contractors and share quotes with your insurer.
- **Stay Organized** - Keep all documents and communication in one place.

## **Let's Review Your Coverage Today – For Free**

We're here to help you avoid delays and denial of claims after a storm. Our experienced agents will review your homeowners or business insurance policy at no cost to you, and help you understand what's covered—and what's not.

☎ Call us today to schedule your free policy review.