



TWFGTM
INSURANCE
Our Policy is CaringTM

Flood & Hurricane Preparation

A complete guide to get you through this hurricane season with peace of mind.



At TWFG, we treat you like family, because you are. As a family, we are committed to helping you and your family stay safe when disaster strikes. To keep you ahead of the storm, we've prepared this Flood & Hurricane Preparation packet to get you and your family planning and preparing for this 2020 hurricane season. Please do not wait until it is too late; start planning now!

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Ten Reasons Why You Need Flood Insurance

1. Floods are the #1 natural hazard in the U.S.

All 50 states in the U.S. are prone to floods and flash floods, meaning everyone lives or owns a business susceptible to flooding.

2. Low to moderate-risk flood areas make up 20% of insurance claims

It goes without saying that Mother Nature can be unpredictable at times, but high-risk areas aren't the only areas that could be affected by flooding. Just because properties on hills or in low-risk areas may have a significantly less chance of flooding doesn't mean they are exempt from danger.

3. You are more likely to encounter flooding than a house/business fire

Whether you live in a high or low-risk flooded area, you are more likely to experience a flood over a fire. According to the National Flood Insurance Program (NFIP), you are 27 times more likely to experience a flood than a fire over the course of a 30-year mortgage period.

4. New land developments may create new problems

New land development construction can create changes in your area's natural runoffs, putting your home at risk of flood damage

5. It doesn't take much water to cause a lot of damage

Small amounts of water can be just as destructive as large amounts. All it takes is one inch of water to cause significant property damage.

6. There are other means of flooding besides rain and hurricanes

Your home could be subjected to mudslides, winter storms, melts, etc. Levees and dams can also cause floods if authorities must release them due to an overflow in the reservoir.

7. Federal disaster assistance can be costly

Federal flood assistance is like a student loan in that you typically have to pay it back over a long period of time. For example, if you receive a \$50,000 loan at 4% interest, your monthly payment would be about \$240 a month, or \$2,880 a year, for 30 years.

8. On the other hand, flood coverage is affordable

If you had a \$100,000 flood insurance premium, you might be paying around \$33 a month, or \$400 a year. Premiums are determined by a number of factors, such as your community rating system and coverage types. Homes in low to moderate-risk areas may qualify for a Preferred Risk Policy for as low as \$129 per year.

9. Potential reimbursement for damage-preventing measures

If you're insured and are facing imminent flooding, you may be eligible to receive up to \$1,000 in reimbursement expense for at least attempting to prevent damage.

10. Excess Insurance

Most standard flood insurance policies provide coverage up to \$250,000 for residential property only. If your estimated cost to rebuild is higher than the above limit, you'll need an Excess Flood Insurance Policy to ensure funds are available to repair your home.



Before, During, and After a Hurricane

Before Hurricane Season:

- Plan evacuation routes and have a designated “post-disaster contact person” that family members know to call once the storm is over.
- Stock up on items such as bottled water, canned goods, and non-perishable food items (beef jerky, dried fruit, beans, granola or protein bars, etc.), flashlights with extra batteries, a battery-operated or hand-cranked radio (i.e., NOAA Weather Radio), nails, tarps, and plywood that’s cut to each window’s size of your home or business. [See page 3 for a more in-depth checklist of items to stock up on.](#)
- Trim your trees and hedges to minimize the damage from debris.
- Keep an up-to-date log of your possessions with photographs and videos.
- Review your home insurance policy; most home insurance policies don’t cover damage from wind and flood.

When a Hurricane Threatens:

- Cover all windows, doors, and secure any outdoor furniture of your home or business.
- Make sure you have at least three gallons of water per family member. Also, consider water for pets and sanitation.
- Refill all your prescription medications.
- Make sure your vehicle is fueled up. [See page 6 for a more in-depth checklist to prepare your vehicle.](#)
- Withdraw at least a week’s worth of cash, in the case of a power outage, banks and ATMs may be offline for a while.
- Place important documents such as birth certificates, social security cards, lease agreements, and other important documents into a waterproof bag. Do the same with small valuables.

During a Hurricane:

- Have at least three days worth of canned goods (and a manual can opener) or non-perishable items.
- Listen to your battery-operated or hand-cranked radio for updates and instructions from local authorities in case of evacuation.
- Seek shelter away from windows such as in a closet or windowless bathroom.
- If a power outage occurs, use flashlights. Avoid using candles.

After a Hurricane:

- Check that your loved ones and pets are safe and secure.
- Inspect your home for damage when it’s safe. Take pictures of all damage. Be sure to wear sturdy shoes, long sleeves, and pants for protection.
- Call your TWFG insurance agent.



Emergency Supply Kit Checklist

You should always have basic emergency supplies readily available in the event of an emergency or disaster. This checklist will help you identify some essential items that every emergency supply kit should have; however, it is paramount that as you review this list, you also consider your family's unique needs to create a kit that suits all of your needs.

- Water — Following a disaster, your water source could be cut off or contaminated. We recommend one gallon of drinking water per person per day for three days. Also, consider water for pets and sanitation.
- Food — At least a three-day supply of canned goods, or non-perishable foods (beef jerky, dried fruit, rice and beans, granola or protein bars, etc.).
- National Oceanic and Atmospheric Administration (NOAA) Weather Radio with extra batteries.
- Flashlight with extra batteries.
- First-aid kit ([See page 4 for a list of first-aid supplies.](#))
- Toiletries (shampoo, body wash, toothbrush, toothpaste, deodorant, razors, hand soap, sanitizer, etc.).
- Dust mask or cotton t-shirt to help filter contaminated air.
- Baby supplies (if applicable) [See page 5 for a list of baby supplies.](#)
- Moist towelettes, garbage bags and plastic ties for personal sanitation.
- Multi-purpose tool to turn off utilities.
- Manual can opener (if you have canned goods.).
- Cell phones with portable chargers.
- Rain gear.
- Picnic supplies (paper cups, plates, towels, and plastic utensils.).
- Whistle to signal for nearby help.
- Signal flare to signal for distant help.
- Family emergency contact information.
- Extra cash — In the event of a power outage, banks and ATMs may be offline for a while.
- Plastic sheeting and duct tape for sheltering in place.
- Pet supplies (if applicable).

How many emergency kits should I have?

Ideally, you should at least two emergency supply kits, one full kit for home use and a smaller, portable kit in your vehicle or another place you spend time that's easily accessible in case you and your family have to evacuate quickly.



First Aid Kit Checklist

You should always have a readily available first aid kit in case of emergencies. In the event of an emergency where you are unable to leave your home and get medical attention, here is a list of essential items that should be included in your first aid kit.

Basic Supplies:

- Adhesive tape
- Elastic wrap bandages
- Bandage strips in various sizes
- Gauze in various sizes
- Eyeshield
- Eyewash Solution
- Instant ice packs
- Cotton balls and cotton swabs
- Disposable, non-latex gloves
- Duct tape
- Plastic bags of various sizes
- Safety pins
- Scissors and tweezers
- Soap
- Antibiotic ointment
- Aluminum finger splint
- Thermometer
- Turkey baster
(for flushing out wounds)
- Breathing barrier
- Syringe
- Antiseptic solution and moist towelettes
- Insect Repellent
- First aid manual

Medications:

- Aloe Vera gel
- Lotion
- Anti-diarrhea medication
- Laxatives
- Antacids
- Allergy Medication (i.e., Benadryl)
- Pain relievers (ibuprofen, aspirin)
- Hydrocortisone cream
- Cold and cough medication
- Personal medications
- EpiPen® (if applicable)

Emergency Items:

- Emergency phone numbers, including your family doctor and local emergency services
- Medical history and consent forms for each family member
- Small flashlight
- Waterproof matches
- Notepad and pen
- Emergency blanket
- Whistle
- Flares

Learn to use your first aid kit!

Consider taking a first aid course through a local program (i.e., American Red Cross) or online. Prepare your children for any medical emergencies as well. The more you know during an emergency, the easier it'll be to act rationally when the time comes.

Already have a first aid kit? Great!

Be sure to check your kit regularly to be sure the flashlight batteries work and to replace any supplies that may have expired or have been depleted.



Baby Supplies

For those applicable, consider these items while planning a basic 72-hour kit for your infant or newborn. Much like the emergency supply kit checklist, as you review this list, you should also consider your baby's unique needs to create a kit that will be suitable for his/her needs.

- 96 ounces of water
(can cover a baby drinking up to 32 oz. a day)
- Formula — (**POWDERED ONLY**) be sure you have at least 48 scoops worth
- 2-5 bottles (the more you have, the less often you have to wash them)
- A pack of diapers (if not more)
- Two packs (72 count each) of diaper wipes
- Clothes — 5 onesies, 5 footie pajamas, 2-3 pairs of pants, 6-10 pairs of socks (if you have to evacuate)
- Burp rags or a small blanket
- Thermos (acts like a mini-fridge or can keep formula warmer longer)
- A couple of rolls of toilet paper
- Teething tablets or gel
(for older infants you can add this later)
- Pedialyte or singles equivalent
- 1-2 boxes of nursing pads (if disposable, reusable will require laundry and bleach daily)
- Sunscreen
- Hand sanitizer
- Baby wash and lotion
- Tissues
- Two pacifiers (even if you don't plan on using them, pack them)
- Infant Tylenol or Motrin
- Bulb syringe
- Baby powder
- Diaper rash cream
- 2-3 receiving blankets
- Ziploc baggies (gallon size) for stashing dirty clothes and diapers
- Nursing guide
- First aid for infants manual



Getting Your Vehicle Evacuation Ready

What's worse than having to evacuate and sit in hours of bumper to bumper traffic? Having your vehicle break down in the middle of bumper to bumper traffic. During an evacuation, your vehicle is your means of getting you and your family to safety. Having your vehicle that is well maintained, and evacuation ready beforehand will save you from more stress and frustration than evacuating your home already brings. TWFG prepared this list of general car maintenance tips to look over. This list is to be treated as a guideline for general car maintenance. It does not include all of a vehicle's components. You can easily complete some of the tasks in this list while other tasks will require a trained professional.

Car Interior/Exterior:

- **Dashboard Indicator Lights:** Check your dash lights frequently to ensure that your vehicle does not sense any problems. Although your "Check Engine" light may be caused by something as simple as your gas cap is loose, it's better to be safe than sorry.
- **Head, Tail, and Brake Lights:** Visibility is crucial. If you cannot see, then you cannot react to possible dangers on the road. Make sure your lights are in working condition. Save yourself time and money by changing the lights out yourself! Go on YouTube, type in the year, make, and model of your vehicle (e.g., 2007 Chevy Silverado) followed by "(insert type of light here) replacement."
- **Tires:** Inspect the wear, tread, and pressure of your tires. Uneven wear on tires indicates a need to have your vehicle's wheels aligned. Ensure that your tires contain the appropriate amount of air. Underinflated tires can lead to lower fuel efficiency.
- **Wiper Blades/Windshield:** Wipers are prone to cracking after extended use. Replace windshield wipers every six months. Neglecting to change wiper blades can result in damages to the windshield and obstruct your vision during a storm. When checking your wipers, also inspect the windshield for chips that could grow into larger cracks.
- **Brakes:** These parts should be inspected and changed at least every 45,000 miles. Hearing screeching, grinding, squealing, or rubbing noises are all indicators of a possible brake problem.

Under the Hood:

- **Fluids:** It's best to check all fluid levels monthly. Typically, the oil should be changed every 3,000 to 10,000 miles. Make sure fluids aren't leaking.
- **Engine/Cabin Air Filter:** Filters should be replaced every 15-30,000 miles to prevent harmful contaminants from entering the engine and cabin.
- **HVAC System:** This is critical for maintaining comfortable driving conditions. Ensure your vehicle's air vents are blowing out air as they should and at the appropriate temperature.
- **Hoses and Belts:** Without maintained hoses and belts, engine failure is a possibility. Check to make sure they aren't cracked, brittle, frayed, or showing any signs of extensive wear. Replace these parts every 50,000 miles.
- **Battery:** You do not want to be stuck in the middle of traffic with a dead battery. Replace your battery every three years.
- **Spark Plugs:** Inadequate spark plug maintenance can lead to engine misfires. Replace every four to six years.



Important Phone Numbers

Adjusting Firm: Provided to you when your claim is reported.

Agent Phone Number: Listed on your Declarations Page as the Producer

Allstate Flood: 800-243-5860

American Red Cross: www.RedCross.org, 1-800-RED CROSS (1-800-733-2767)

ASI Flood: 866-274-5077

Disaster Assistance: www.DisasterAssistance.gov, 1-800-621-3362

Flood Insurance Processing Center Claims Department: 1-800-759-8656

Hartford Flood: 800-243-5860

Nationwide Flood: 800-421-3535

National General Flood: 877-254-6819

The Flood Insurance Agency: 800-785-2604

Travelers Flood: 800-252-4633

UPC Flood: 888-256-3378

Wright Flood: 800-725-9472



As the flood threat increases, existing insurance cover is failing to deliver the comprehensive and effective protection US homeowners need.

Designed for single-family, residential properties in any flood zone, Hiscox FloodPlus offers a simplified option to the National Flood Insurance Program (NFIP). The Hiscox FloodPlus is a surplus lines product underwritten by Lloyd's of London.

Comparison Chart

	Hiscox FloodPlus	NFIP
Underwriting Questions	13	60+
Elevation Certificate Required	No	Yes
Photos Required	No	Yes
\$25 Primary Home Surcharge	No	Yes
\$250 Secondary Home Surcharge	No	Yes
Reserve Fund Assessment Fee	No	Yes
Max. Dwelling Value	\$1,000,000	\$250,000
Max. Personal Property Limit*	70% of Dwelling Value	\$100,000
Other Structures	10% of Dwelling Value	No
Loss of Use**	20% of Dwelling Value	No
Deductibles	\$1,000/\$2,000/\$3,000/\$5,000	\$2,000/\$5,000/\$10,000
Flood Zones	All zones	All zones
Waiting Period	7 days	30 days
Ground Collapse Coverage	No	No
Optional Coverages	Personal Property Replacement Cost Coverage	No
Claims Handling	Flood certified claims professionals	Flood certified claims professionals
Lender Accepted	Yes	Yes

*Personal Property options - Primary - 35% to 70%; Secondary/Seasonal/Tenant - 10% to 70%; Vacant/Course of Construction - 0%

Quoting is available on TWFGHome.com

To learn more about TWFG/Hiscox Premier Flood, call Inside Sales at 281-466-1111

PLEASE NOTE: The description of the NFIP policy was not furnished by NFIP. If there are questions regarding the illustration, please contact a representative of NFIP.