

# Hurricane Readiness Guide

5 Hurricane categories\* to watch for



74-95 mph  
64-82 kt  
119-153 km/h



96-110 mph  
83-95 kt  
154-177 km/h



111-129 mph  
96-112 kt  
178-208 km/h

**major**



130-156 mph  
113-136 kt  
209-251 km/h

**major**



157 mph or higher  
137 kt or higher  
252 km/h or higher

**major**

\*According to US National Hurricane Center

## Pack Your Survival Kit



BATTERY OPERATED  
LIGHTS



BUCKET



COOLER



RADIO



FIRE  
EXTINGUISHER



FLASHLIGHTS



FIRST AID KIT



BATTERIES



WATER



CAN OPENER



TRASH BAGS



GLOVES

## Helpful Information

**@ARGUSBERMUDA**  
Social Media Channels

**FM 100.1 MHZ**  
Emergency Broadcast Radio  
Station

**WEATHER.BM**  
Bermuda Weather

**AICLCLAIMS@ARGUS.BM**  
For claims following a storm

# Your Checklist for Hurricane Season

June 1<sup>st</sup> to November 30<sup>th</sup>

## Before the Storm

- Ensure all home and contents insurance premiums are up to date. Remember that any new property policy taken up must be done so at least 48 hours in advance of a storm in order for a claim to be valid
- Check on your elderly or vulnerable neighbours and ensure they are informed
- Secure or bring inside all outdoor objects that could be blown around by high winds: BBQ, garbage cans, lawn furniture
- Stock up on drinking water, canned goods, manual can opener and non-perishable foods
- Make sure you have an adequate supply of your prescription drugs and a first aid kit
- Fill your bathtubs and buckets with water
- Charge your cell phone and other portable electronic devices
- Make sure your portable radio is working. Stock up on extra batteries
- Check that your flashlights are in working order and that you have enough batteries
- When using candles, guard against fire by keeping a fire extinguisher on hand as well as a bucket of sand to absorb small fires
- Plug downpipes on the roof to prevent saltwater contamination if you can easily do so without causing personal injury
- Close your shutters/blinds or board up your windows
- Fill your car and/or bike with gas
- Park cars away from the house and large trees
- Unplug electrical appliances
- Secure your boat, check the up-chain and bridle of your boat mooring
- Fill your cooler with ice
- Have some sturdy working gloves and large trash bags on hand
- Bring in all pets with plenty of time to spare
- Have a household fire extinguisher at hand

## During the Storm

- Stay inside
- Do not take unnecessary risks and stay away from windows and sliding glass doors
- Listen to the radio for updates on the Government Emergency Broadcast Station 100.1 MHz
- If the 'eye' passes directly over the island remember to switch windows, as the winds will return from the opposite direction

## After the Storm

- Listen to the radio to find out how best to proceed
- Do not leave home until the government announces it is safe
- Check on your elderly or vulnerable neighbours
- Clear your driveway and street
- If you have sustained damage contact Argus as soon as possible on 298-0888 or [aiclclaims@argus.bm](mailto:aiclclaims@argus.bm)
- To help with the assessment of your damage, take photographs and create an inventory of the damage
- Obtain estimates, but do not be rushed into signing repair contracts. Deal with reputable contractors. If you're unsure about a contractor's credentials, contact Argus
- Never pay the entire amount before repairs are completed. Reputable contractors will not demand huge down payments. Get receipts for all repairs