

What You Need to Know About Hurricanes

Hurricane Safety Guide for Florida and Southeastern USA

Thanks to advances in modern meteorology, people living in South Florida usually have some warning before a hurricane strikes. In recent years, we have been able to avoid the thousands of fatalities that resulted from storms, such as the 1928 Okeechobee Hurricane. However, the few days' warning scientists can give us before a hurricane is not nearly enough to protect yourself and your property from damage fully.

If you live in Florida, you should be thinking about hurricane preparation all year round. You need to be aware of what these storms can do, know how to get yourself ready, take the proper steps to protect your property, and understand what to do in the aftermath of a hurricane.

Understanding Hurricane Categories and Dangers

Hurricanes are widely considered to be the most violent storms on our planet. Referred to by scientists as tropical cyclones, these storms consist of intense low-pressure systems that form over warm ocean water in the tropic, and this warmth is what fuels the storm. In other parts of the world, these tropical cyclones are called typhoons.

Meteorologists label tropical cyclones based on their sustained wind speed. The greater the speed, of course, the greater the potential for [hurricane damage](#). Here's how the storms rank:

- Winds less than 39 mph – Tropical Depression
- Winds 39 to 73 mph – Tropical Storm
- Winds 74-95 mph – Category 1 Hurricane
- Winds 96-110 mph – Category 2 Hurricane
- Winds 111-129 mph – Category 3 Hurricane
- Winds 130-156 mph – Category 4 Hurricane
- Winds 157 mph or higher – Category 5 Hurricane

HURRICANE CATEGORIES



Hurricanes ranked as Category 3 or higher are considered “major” hurricanes by the [National Oceanic and Atmospheric Administration](#) (NOAA), but even the most minor hurricane produces what the agency refers to as “very dangerous winds.” It is important to realize that the wind speeds referenced in these descriptions are *sustained* winds, meaning they last for at least a minute. Wind gusts can bring in bursts of much higher speed winds. For instance, a Category 1 hurricane may have sustained winds of only 80 mph, but gusts can be over 100 mph. Often, the sudden gusts cause the most severe [wind damage](#).

Modern technology allows meteorologists to detect and track tropical cyclones, but they can only make educated guesses about a storm’s projected path. NOAA’s National Weather Service issues a *hurricane watch* for a specific geographic area when the agency determines that hurricane conditions are possible for that area. When hurricane conditions—meaning sustained winds of at least 74 mph—are expected in that area, the agency issues a *hurricane warning*.

Why Hurricanes Are So Dangerous

Hurricanes produce five factors that pose a danger to life and property. Each one can be deadly on its own, but the dangers increase exponentially when these factors are combined in a severe storm.

1) Storm Surge

Often the greatest danger in a hurricane comes from the sudden rise in sea level known as storm surge. The water flows in a powerful rush, taking down everything in its path. Storm surge can raise water levels by as much as 20 feet, carrying saltwater far inland. Even in places where the power of the surge is not as deadly, the [destruction caused by water](#) can result in extensive damage to infrastructure.

2) High Winds

When hurricane winds hit buildings along the coast, there are few obstacles to interrupt the wind's power. Structures can suffer extensive damage caused by the wind, trees and other objects uprooted and blown around in the storm. Flying debris can strike with deadly force.

3) Flooding Inland

While storm surge often captures the most attention in a hurricane, the torrential rain from thunderstorms incorporated in the cyclone also contributes to substantial flooding that can reach far inland. In slow-moving storms, the rainfall combined with rising water from creeks, rivers and lakes can produce record-setting floods that are dangerous to life and result in catastrophic [flood damage](#).

4) Tornadoes

Hurricanes are huge storms, often about 300 miles wide. In the midst of a hurricane storm pattern, small tornadoes frequently form. Though they may only last a few seconds, the [damage caused by tornadoes](#) is often some of the most severe. Tornadoes can break out not only during the hurricane but also in the storm's aftermath.

5) Rip Currents

Even when a hurricane is hundreds of miles away, deadly rip currents can injure or kill people swimming or [boating](#) in the water. These channeled currents exert a powerful force that pulls people under the water out beyond the breakers and often proves deadly even for strong, experienced swimmers.



How to Prepare for a Hurricane

If you spend time in Florida or along the coast, it is crucial to understand what you need to do to be prepared for hurricanes. It is not a question of if, but only a matter of when a hurricane will strike next.

When forecasters put out a hurricane watch, be on guard for hurricane conditions within the next 48 hours. This is a good time to review your preparations, make sure you have channels of communication open, and that you are ready to act if the watch turns into a warning. When a warning is issued, forecasters are telling you to expect hurricane conditions within 36 hours or less. Finish storm preparations and get set to evacuate if necessary.

Some parts of the preparation process can be completed far in advance of hurricane season. For instance, you can stock up on supplies such as drinking water, non-perishable food, batteries for a radio that can pick up weather forecasts, first aid supplies, medications you take regularly, pet supplies, rain gear, and hygiene items. Put important documents and contact information in a location where you can grab them quickly if ordered to evacuate. Find out about your community's hurricane response plan and evacuation routes. Review your insurance policies to ensure you have adequate coverage for wind

damage, hail, and flooding. Many homeowners' policies do NOT cover disaster damage, so you may need special coverage or an added policy.

If you have hurricane shutters or panels, make sure you know how to secure them. If you do not have shutters or impact glass in windows, consider working with a carpenter to prepare plywood panels to fit your exterior windows. While proper window coverings can protect your home from wind damage, if these covers are not installed correctly, they may come loose and do more harm than good.

When you learn that a hurricane is imminent, there are several ways to protect your safety and property. These can include:

- Moving articles inside if they could be carried away by high winds. (Patio furniture, bikes, plants, decorations)
- Turning the refrigerator and freezer to the coldest setting. Once the storm starts, try not to open these appliances so the items inside will stay cold if the power goes out.
- Closing windows and securing openings with shutters or plywood
- Unplugging small appliances and turning off propane tanks
- Discussing your evacuation plan with your family. Make sure everyone has a small "go" bag ready if you need to leave
- Monitoring the weather, preferably with a NOAA weather radio. Evacuate if ordered to do so by state or local authorities

Unless an evacuation has been ordered, your home is probably the safest place to stay during the storm. If you go out, avoid walking or driving in flooded areas, even if the water looks shallow. Water can exert a surprising amount of sudden force, even if it's only a few inches deep. Also, keep an eye out for downed power lines.

Types of Damage That Can Be Caused by a Florida Hurricane

We've all seen pictures of hurricane damage — trees upended, roofs torn off buildings, cars and boats dragged miles away and left in a crumpled heap. However, sometimes the damage that is not as dramatic is even more dangerous and costly. Often, serious damage may not be apparent to the untrained eye.

After a hurricane, if you have evacuated, you should wait until officials tell you it is safe to return. If a building has water around it, do not enter unless the structure has been inspected by a professional. Take plenty of pictures of damage outside and inside, once it is safe to do so. Before beginning any clean-up, put on protective clothing and gloves. And before drinking or using water from any faucets, check local news outlets to see if there has been reported contamination of supply lines. If you have a well, the water should be tested before use.

Your home might look safe after a hurricane, but looks can be deceiving. The high winds in hurricanes commonly cause all types of roof damage. If some areas of your roof are not visible from the ground, it is

a good idea to have an experienced roofer check for damage. Other types of damage that may not be easy to detect include:

- **Foundation problems** – Although it is important to check for cracks in the foundation after a hurricane, unfortunately, these can be very difficult to spot until the damage is severe. If water pooled up under the house or in a crawlspace, it is especially crucial to search for any sign of damage.
- **Damage to exterior walls** – The combination of strong winds and heavy rain slamming into the walls can compromise the exterior surface. Homeowners should check for discoloration or other signs that water may have penetrated.
- **Mold and other damage to ceilings and interior walls** – Water can seep through the roof if shingles are damaged or become waterlogged. Drywall could soak up water like a sponge from either flooding on the floor or leaks from the ceiling. Mold can start growing almost immediately. Watch for sagging or watermarks on the ceiling or shingles that are darker than those around them.
- **Structural damage to porches and decks** – Many homeowners are relieved to see their porches and decks looking undamaged after a hurricane, only to find out later that they have been damaged beyond repair. Massive amounts of water can undermine the foundation support or weaken the wood.
- **Window Damage** – Don't assume your windows are fine just because the glass was not broken in a hurricane. The wind and rain can cause many types of hidden damage. Windows frames may be damaged or have shifted, allowing water to penetrate. Many times, this type of damage becomes evident when condensation appears between panes in a double-paned window.
- **Damage to electric outlets and systems** – Water can easily damage electrical outlets, heat pumps, hot water heaters, and other electrical devices. If the power to an appliance or fixture seems unsteady, it is a good idea to have it checked out by an electrician before using it any further.

Sometimes, damage caused by hurricanes can take time to appear. Insurance companies may deny that your damage has any connection to factors covered under your insurance policy. If that happens, consult a South Florida property damage attorney that regularly helps homeowners with [insurance disputes](#).

After the Storm: Fixing Damage and Filing Insurance Claims

If a hurricane has damaged your property, you want the repairs done right. Work with a professional who understands how to look for hidden damage and will stand behind their work. After all, your property will need to withstand more storms in the future.

Many people are not clear about what damage is and is not covered by their homeowner's insurance. Sometimes, even insurance company employees do not correctly understand what should be covered. They might deny covering damage based on a contractual clause that the state of Florida has outlawed. Or they might deny a claim because it was based on floodwater damage when it was actually caused by wind or another factor. Many people end up with lengthy disagreements with their insurers after a

hurricane, and it can be helpful to seek representation from a property damage lawyer who knows how to fight after an [insurance claim has been denied](#). An attorney could negotiate a resolution without the need to resort to a lawsuit. Negotiation can also be helpful if an insurer undervalues the damage or replacement costs.

Damage to buildings and vehicles during hurricanes is usually caused by a combination of factors. An insurance company should not be allowed to deny all responsibility by claiming everything is related to storm surge. For instance, before any storm surge could possibly reach your home, the building was first hit by substantial winds. That wind damage should be covered, along with damage from rain driven in by the wind. Even if a homeowner's policy specifically excludes wind damage, if that exclusion was hidden in the fine print, a court might consider the attempt at exclusion no good and require an insurer to pay for the damage.



Do You Need Hurricane Insurance?

Hurricane insurance is not actually a specific type of insurance like flood insurance. The term “hurricane insurance” usually refers to the deductible that applies to insurance claims after a hurricane or special catastrophe insurance specifically designed to cover storm damage.

Changes in regulations and interpretation of Florida insurance laws have enabled insurance companies to cancel policies or exclude hurricane damage from homeowner's coverage. The trend is particularly

prevalent in South Florida. While you do not necessarily need a policy called “hurricane insurance,” if you live in Florida, you should ensure that one or more of your policies covers the type of damage that is likely to occur in a hurricane. You should also have money set aside to cover the hurricane deductible in your policy, which is usually based on a percentage of your home’s value. Of the ten costliest catastrophes in U.S. History, eight were hurricanes. It is rare for any other storms, attacks, or disasters to come close to approaching the damage caused by hurricanes.

More Information About Hurricane Safety and Preparation in Florida

The information above only summarizes the basics about hurricanes and what you need to do to protect yourself and your property. A variety of valuable sources provide additional information on hurricane preparation, staying safe during a storm, and how to rebuild your life after a hurricane. You might want to check out:

- [The National Hurricane Center operated by NOAA](#)
- [Hurricane Safety Tips and Resources from the National Weather Service](#)
- [The State of Florida’s Essential Guide to Hurricane Preparedness](#)
- [Hurricane Help from Florida Storms and Florida Disaster](#), a Division of Emergency Management
- [Federal Emergency Management Agency \(FEMA\)](#)
- [The American Red Cross](#)

Small steps can make a big difference when it comes to keeping safe and minimizing your damage in a hurricane. Don’t wait until the last minute to make sure you have adequate insurance and a plan to prepare your property for a storm. And don’t be afraid to ask for help, whether you need a neighbor to help you move outdoor furniture into your garage or help with an insurance claim or arranging repairs after the storm. If we can answer any questions or [help during this hurricane season](#), just [let us know](#).