



FALCONTRUST GROUP: 2020 HURRICANE GUIDE

A Guide To:

- **2020 Hurricane Season Trajectory**
- **Hurricane Category Scale**
- **Filing a Claim If you Have Property Damage**
- **Hurricane Preparedness Checklists**
- **And More...**



FALCONTRUST
Group SM

WE ARE YOUR GUIDE THROUGH THE INSURANCE PROCESS

TABLE OF CONTENTS

Tropical Weather Terms	01
2020 Hurricane Names	02
Hurricane Categories	03
Preparing for Flood Damage	04
Preparing for Wind Damage	05
Before, During & After a Storm	06
Hurricane Damage & Filing a Claim	07
Pet Safety: Preparation/Evacuation Options	08
HURRICANE PREPAREDNESS CHECKLISTS:	09
Hurricane Supply Checklist	10
Hurricane Preparedness Checklist	11
Hurricane Checklist For Businesses	12
Pet Safety: Evacuation Checklist	13
Home Inventory List	14
Family Medication List	15
Family Emergency Info Sheet	16
FALCONTRUST GROUP: WHO WE ARE	17-18



TROPICAL WEATHER TERMS

The following definitions are important terms utilized by weather forecasters and the media to communicate to the public the possible hazards and conditions that may be expected from approaching tropical weather.

EYE

The roughly circular area of comparatively light winds that encompasses the center of a severe tropical cyclone. The eye is either completely or partially surrounded by the eyewall cloud.

EYEWALL

An organized band or ring of clouds that surround the eye, or light-wind center of a tropical cyclone.

HURRICANE

An intense tropical weather system of strong thunderstorms with a well-defined surface circulation and maximum sustained winds of 74 mph or higher.

HURRICANE LOCAL STATEMENT

A public release prepared by local National Weather Service offices in or near a threatened area giving specific details for its county/parish warning area on (1) weather conditions, (2) evacuation decisions made by local officials. And (3) other precautions necessary to protect life and property.

HURRICANE WARNING

An announcement issued by the National Weather Service (NWS) that hurricane conditions (sustained winds of 74 mph or higher) are expected somewhere within the specified area. Because hurricane preparedness activities become difficult once winds reach tropical storm force, the hurricane warning is issued 36 hours in advance of the anticipated onset of tropical- storm-force winds.

HURRICANE WATCH

An announcement issued by the National Weather Service (NWS) that hurricane conditions (sustained winds of 74 mph or higher) are possible within a specified area. Because hurricane preparedness activities become difficult once winds reach tropical storm force, the hurricane watch is issued 48 hours in advance of the anticipated onset of tropical-storm-force winds.

LANDFALL

The intersection of the surface center of a tropical cyclone with a coastline.

MAJOR HURRICANE

A hurricane that is classified as a Category 3 or higher.

STORM SURGE

An abnormal rise in sea level accompanying a hurricane or other intense storm, and whose height is the difference between the observed level of the sea surface and the level that would have occurred in the absence of the cyclone. Storm surge is usually estimated by subtracting the normal high tide from the observed storm tide.

STORM TIDE

The actual level of sea water resulting from the tide combined with the storm surge.

TROPICAL DEPRESSION

An organized system of clouds and thunderstorms with a defined surface circulation and maximum sustained winds of 38 mph or less.

TROPICAL STORM

An organized system of strong thunderstorms with a defined surface circulation and maximum sustained winds of 39-73 mph.

TROPICAL STORM WARNING

An announcement issued by the Nation Weather Service (NWS) that tropical storm conditions (sustained winds of 39 to 73 mph) are expected somewhere within a specified area within 36 hours.

TROPICAL STORM WATCH

An announcement issued by the National Weather Service (NWS) that tropical storm conditions (sustained winds of 39-73 mph) are possible within a specified area within 48 hours.





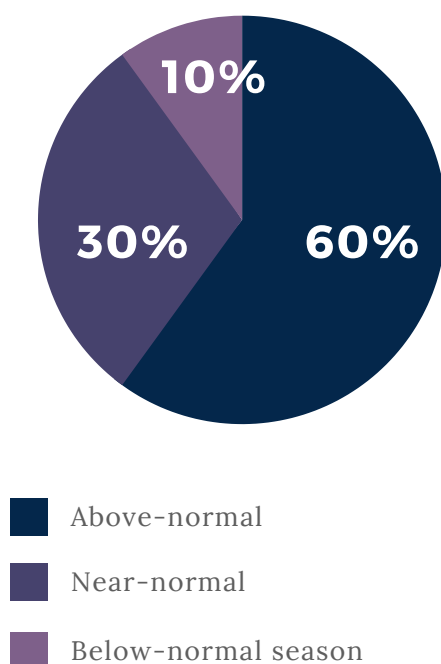
2020 HURRICANE NAMES

Hurricanes are named by the World Meteorological Organization. They use six lists to determine the names of the hurricanes that will potentially form in the Atlantic Ocean. The following names have been chosen for Hurricanes set to form in 2020:

Arthur	Hanna	Omar
Bertha	Isaias	Paulette
Cristobal	Josephine	Rene
Dolly	Kyle	Sally
Edouard	Laura	Teddy
Fay	Marco	Vicky
Gonzalo	Nana	Wilfred

2020 HURRICANE SEASON TRAJECTORY

Hurricane season started off at an all-time high this year, with an expected above-average season for 2020. Colorado State University, a prominent center for hurricane forecasting, has stated that due to elevated temperatures in the Atlantic Ocean, the Atlantic Coast is set to experience a higher number of hurricanes this year. As a result, hurricane preparedness becomes a high priority during this time.



NAMED STORMS:

13 - 19

HURRICANES:

6 - 10

MAJOR HURRICANES:


3 - 6

Source: NOAA



Hurricanes are categorized and rated based on the Saffir-Simpson Hurricane Wind Scale, which evaluates the power of a storm based on wind speed, as well as the possible damage to property ranging from “some damage” to “catastrophic.”

CAT.	WINDS		DAMAGES
1	(mph) 74 - 95	(km/h) 119 - 153	<p>Very dangerous winds, some damage</p> <p>A Category 1 hurricane is classified as the least damaging to your property. Homes and businesses will witness little to no damage. However, this does not mean zero damage will occur. Under this category, wind speeds can carry debris that can fall on unsuspecting people, pets or livestock and short-term power outages are common.</p>
2	96 - 110	154 - 177	<p>Extremely dangerous winds, extensive damage</p> <p>A Category 2 hurricane brings more risk to you and your property. Homes and businesses can witness major roof and siding damages. Under this category, wind speeds can carry debris that can prove fatal to unsuspecting people, pets, or livestock. Total power loss with long-term power outages and uprooted trees are common.</p>
3	111 - 130	178 - 209	<p>Devastating damage</p> <p>A Category 3 hurricane brings high risk to you and your property. Homes and businesses can witness major damages to the structure of the building. Wind speeds can carry debris that can prove fatal to unsuspecting people, pets, or livestock. Uprooted trees may cause roadblocks, while electricity and water will likely be unavailable for some time.</p>
4	131 - 155	210 - 249	<p>Catastrophic damage</p> <p>A Category 4 hurricane skews on the more fatal side of the scale. Homes and businesses can witness major damage to the structure of the building, with the possibility of severe damage to roofing and windows. Apartment buildings can experience damage to upper floors. Wind speeds can carry debris that will prove fatal to unsuspecting people, pets, or livestock. Uprooted trees can down power lines and cause roadblocks, while electricity and water will likely be unavailable for weeks or months.</p>
5	+ 156	+ 250	<p>Catastrophic damage</p> <p>A Category 5 hurricane is the most dangerous on the scale. Homes and businesses can witness major damage with the possibility of collapsing buildings and windows getting blown out. Wind speeds can carry debris that will prove fatal to unsuspecting people, pets, or livestock, even inside their homes. Like in a Category 4 hurricane, uprooted trees can down power lines and cause roadblocks, while electricity and water will likely be unavailable for weeks or months.</p>



PREPARING FOR FLOOD DAMAGE

In the event of a hurricane, South Florida becomes susceptible to flooding, a dangerous threat faced by people living near the tide or far from it. Flooding can cause excessive damage to homes and businesses. Therefore, it's essential that you purchase flood insurance ahead of time, a mandatory provision in Miami.

Furthermore, ensure the validity of your flood insurance by confirming it's up to date and be cognizant of what it does or does not cover.

Below, we've listed some steps you can take to increase the "flood resistance" of your property:

1. Elevate your water heater and electrical panel above the expected flood line to prevent damage
2. Use sandbags, plastic sheeting, and plywood to minimize flood entry in specific places
3. Add valves to sewer lines to keep flood water out of your pipes
4. Install a sump pump (a pump used to remove water) with a water alarm that will automatically engage in the event of flooding
5. Clear your gutters and drains in advance to promote proper runoff and drainage
6. If flooding happens repeatedly, consider raising the building above the floodplain

PREPARING FOR HIGH WINDS

During a hurricane, wind can travel between 74 to more than 160 miles per hour. The damage sustained by high winds can be irreparable, noting specifically that hurricane winds can also carry debris picked up during the storm. To further understand the damage of high winds, visit page 5. Below we've listed some steps you can take to prevent damage to your home:

Below, we've listed some steps you can take to increase the "flood resistance" of your property:

1.

Before the storm, bring all loose objects into your home. (Trash cans, potted plants, outdoor furniture etc.)

2.

Reinforce your home's structure prior to the storm. Ensuring that your walls, windows and roof are structurally sound makes them less likely to suffer damage under the pressure of high-speed winds.



CALL FALCONTRUST FIRST

**AND FIND OUT WHAT YOUR CLAIM
IS REALLY WORTH!**



BEFORE, DURING, & AFTER A STORM

BEFORE THE STORM

Timing and preparation are key in bracing for a hurricane. Before a storm hits, keep yourself updated on the storm's trajectory and category. Hurricanes can shift and change wind speed quickly, so it's important you keep track of it as it's heading your way.

Take this time to purchase your essential needs and keep inventory of your property. Make sure you're protecting any areas where wind can enter, you've added surge protectors and waterproof coverings to your electronics, and placed any outside furniture inside your house.

If you plan to evacuate, make sure your vehicle is in good mechanical shape, fill your tank, and get new windshield wipers ahead of time. Pick an evacuation route and outline it on a physical map—cell phone towers can be disrupted during a storm rendering phone maps useless. Finally, pack your essentials and be patient when hitting the road—you won't be the only one who chooses to evacuate during a storm.

DURING THE STORM

If you have chosen to shelter at home, keep your emergency supplies near you at all times. Make sure you have a flashlight with batteries, a battery-powered radio, and essential documents sealed in a zipped-up plastic bag. If you have pets, ensure their safety by keeping them near you. The best you can do during this time is be patient and wait out the storm.

AFTER THE STORM

After the storm has passed, do not rush to re-enter the city if you evacuated, or leave the house if you sheltered in place. Confirm it's safe by listening to city officials through the radio or news channel. If there were high winds present during the storm, there is a possibility that the electrical power will be out. Only call FPL if you are the only house on the block without power or if there is a potentially dangerous power line that could explode.

As you navigate through the aftermath of the storm, wear gloves and rubber-soled shoes. Inspect your house for any damage and ensure that your appliances are completely dry before plugging them in. If you need to inspect the roof of your home, use safety equipment, like a harness, as it's possible the storm could have weakened the tiles. Steer clear of flooded areas and turn off circuit breakers and wall switches if the power is out.

HURRICANE DAMAGE & FILING A CLAIM

What happens if
you've found damage
to your property
after a storm?

Before documenting property damage after a storm, it's imperative that prior to the hurricane making landfall you have a clear understanding of your insurance policy. You have a responsibility as a property owner to mitigate your loss during a storm by protecting it to the best of your abilities. Certify that you not only insure your home, but your possessions as well. Remember that flood insurance is not covered by your homeowners' insurance, so confirm that you not only have flood insurance, but that it's up to date as well.

Once the storm passes and the authorities have deemed it safe to return home if you evacuated, or leave the house if you sheltered in place, wear safety gear to go outdoors. As you walk around your property, note any damages sustained during the storm. Keep in mind insurance companies require proof of loss in the form of documentation, so take pictures and videos of any damaged property.

Prior to filing a claim with your insurance company, consider hiring a public adjuster, like **FalconTrust Group**, to walk you through the claims process. Our goal as a company is to provide assistance and guidance as you navigate each step of filing a claim, walking you through the process step by step. By calling a public adjusting company like **FalconTrust Group**, it prevents you from making any mistakes that may affect your insurance claim. We are here to help you assess the damages to your property in order to maximize your compensation and alleviate the burden during such a stressful time.



FALCONTRUST GROUP

**WE HELP YOU GET BACK TO YOUR LIVES,
FAMILY AND BUSINESS SOONER**



PET SAFETY: PREPARATION & EVACUATION OPTIONS

Pets are family. In the event of a major storm, it's important to ensure they are taken care of. Every state establishes pet-friendly evacuation centers where you and your family can bring up to four household pets, as long as someone is with that pet at all times. Not all pets are allowed, however, so below we've listed the animals that are accepted at pet-friendly evacuation centers:

- **Dogs**
- **Cats**
- **Guinea Pigs**
- **Hamsters**
- **Rabbits**
- **Ferrets**
- **Gerbils**
- **Birds**

In the event that your pet is not permitted in a pet-friendly evacuation center, or you can't find one in your area, consider the following:

A KENNEL OR A VETERINARIAN'S OFFICE

Make a list of boarding facilities and veterinary offices that might be able to shelter animals in disaster emergencies (make sure to include their 24-hour telephone numbers).

MAKE ARRANGEMENTS WITH FRIENDS OR RELATIVES

Ask people outside of your immediate area if they would be able to shelter you and your pets or just your pets if necessary. If you have more than one pet, you may need to arrange to house them at separate locations.

CHECK WITH YOUR LOCAL ANIMAL SHELTER

Some shelters may be able to provide foster care or shelter for pets in an emergency. However, keep in mind that shelters have limited resources and are likely to be stretched during a local emergency.

IMPORTANT:

Please keep in mind that during a hurricane your pets will notice a shift in weather patterns and your own actions. Therefore, it is normal for them to exhibit anxious behavior or behavior that is unlike them. To make them feel safe and secure, keep them with you in the same room at all times. In the event they are unable to stay with you, ensure your animals stay separated and with a human companion.



FALCONTRUST
*Group*SM

HURRICANE PREPAREDNESS CHECKLISTS



**FALCONTRUST
IS READY TO
RESPOND!**

Ensuring that you feel safe and ready for hurricane season becomes our greatest concern at FalconTrust Group during this time. Our clients are always our priority and your safety becomes of utmost importance in the event of a natural disaster.

Therefore, the following pages contain a set of checklists and emergency information sheets that will assist you in the event of a hurricane. Use these sheets to stay vigilant and prepared in the coming months as hurricane season hits its stride.



HURRICANE SUPPLY CHECKLIST



GENERAL:

- ☐ At least two weeks supply of medication, medical supplies used regularly and list of allergies
- ☐ List of style, serial number, and manufacturer information of required medical devices
- ☐ Flashlight
- ☐ Radio *Battery operated or NOAA weather radio
- ☐ Cash *Banks and ATMs may not be available after a storm

FIRST AID:

- ☐ First Aid Manual
- ☐ Sterile adhesive bandages of different sizes
- ☐ Sterile gauze pads
- ☐ Hypoallergenic adhesive tape
- ☐ Triangular bandages
- ☐ Scissors
- ☐ Tweezers
- ☐ Sewing needle
- ☐ Moistened towelettes
- ☐ Antiseptic
- ☐ Thermometer
- ☐ Tube of petroleum jelly
- ☐ Safety pins
- ☐ Soap
- ☐ Latex gloves
- ☐ Sunscreen
- ☐ Aspirin or other pain reliever
- ☐ Anti-diarrheal medicine
- ☐ Antacid
- ☐ Laxative
- ☐ Cotton balls
- ☐ Q-tips

SPECIAL NEEDS ITEMS:

- ☐ Specialty items for infants, small children, the elderly and family members with disabilities

PET CARE ITEMS:

- ☐ Pet food and water
- ☐ Proper identification
- ☐ Medical records/microchip info
- ☐ A carrier or cage
- ☐ Muzzle and leash
- ☐ Water and food bowls
- ☐ Medications
- ☐ Supplies for your service animal

VEHICLE:

- ☐ Keep your motor vehicle tanks filled with gas

IMPORTANT DOCUMENTS:

- ☐ Insurance cards
- ☐ Medical records
- ☐ Bank numbers
- ☐ Credit card numbers
- ☐ Copy of Social Security card
- ☐ Copies of birth and/or marriage certificates
- ☐ Other personal documents
- ☐ Set of car, house and office keys
- ☐ Service animal I.D. veterinary records and proof of ownership
- ☐ Information about where you receive medication, the name of the drug and dosage
- ☐ Copy of will
- ☐ Passport

CLOTHING:

- ☐ Include seasonal or rain gear and sturdy shoes or boots

FOOD AND WATER:

- ☐ Canned Foods
- ☐ Non-electric can opener
- ☐ Plastic plates
- ☐ Napkins
- ☐ Plastic cups
- ☐ Utensils
- ☐ Water (1 gallon per person per day)
- ☐ Powdered milk
- ☐ Dry cereal
- ☐ Nuts
- ☐ Granola and energy bars
- ☐ Un-refrigerated fruits
- ☐ Rice and Pasta
- ☐ Oats

PHONE NUMBERS:

- ☐ County emergency management office, evacuation sites, doctors, banks, schools, vet, out-of-town emergency contact, friends, and family

COVID-19 SUPPLIES:

- ☐ Face masks
- ☐ Disinfectant wipes
- ☐ Hand sanitizer



HURRICANE PREPAREDNESS CHECKLIST

CHECK YOUR GENERATOR:

- ☐ If you have a generator, make sure it is running properly. If you do not have a generator, consider purchasing one prior to hurricane season.

OUTDOOR ITEMS:

- ☐ Do a walk-through outside of your home and bring in things like lawn décor, trash cans, grills, patio furniture, etc.

GUTTERS AND DRAINS:

- ☐ Ensure that your gutters have been cleared so that water can properly flow. Check your gutters for any blockages prior to a storm.

STORM SHUTTERS:

- ☐ If you do not own any shutters, you should purchase them in advance.

HOME INVENTORY:

- ☐ Make an inventory of all the valuables in your home.

PROPERTY FACTS:

- ☐ Know well in advance of a storm what the elevation of your property is, and whether you need flood insurance.

EVACUATION ROUTES:

- ☐ Make sure to have your route planned well in advance. Most communities have evacuation routes pre-planned. Contact local authorities for more information.

EMERGENCY KIT:

- ☐ Set aside the time to put together an emergency kit for you and your family.



HURRICANE CHECKLIST FOR BUSINESSES

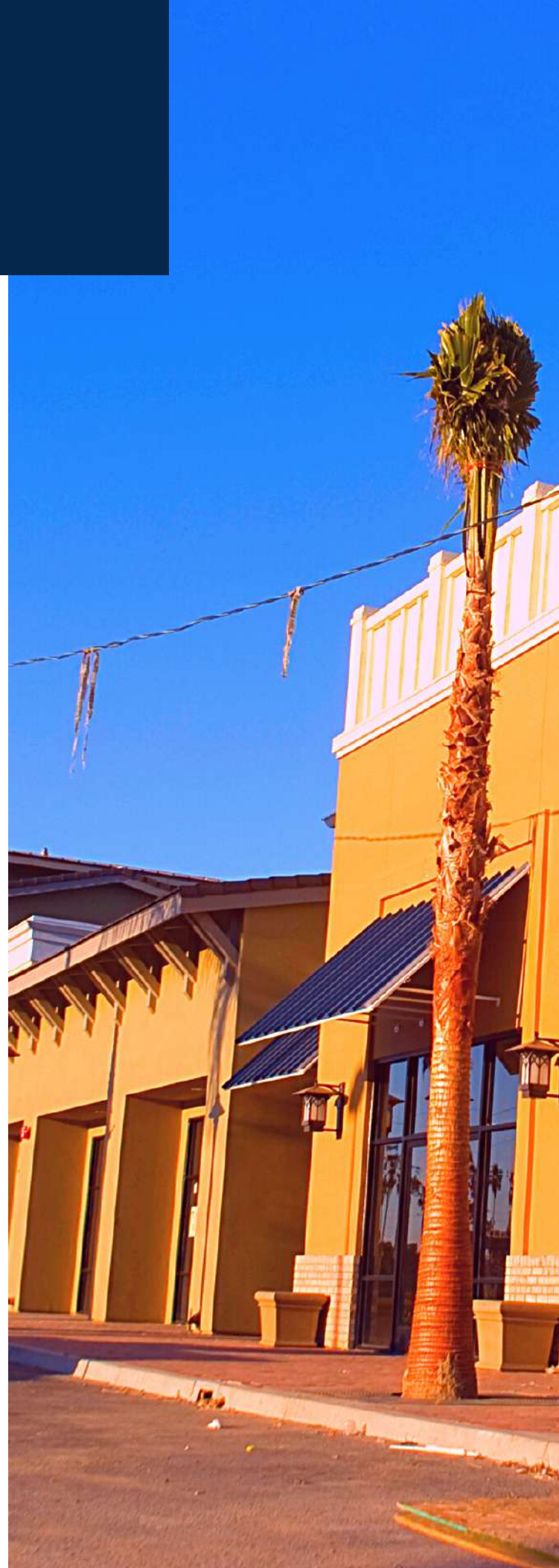
If you are a business owner, your home isn't the only property you need to worry about. To protect your business from liability, make sure you have followed these steps:

PRE-STORM CHECKLIST:

- ☐ Backup computer data and ensure you can access it remotely
- ☐ Implement a backup power supply system
- ☐ Establish an emergency communication plan
- ☐ Update all contact lists from stakeholders to employees to suppliers
- ☐ Install shutters and board up windows and doors if necessary
- ☐ Have cash on hand as a post-hurricane emergency fund
- ☐ Lock up
- ☐ Know your insurance information

POST-STORM CHECKLIST:

- ☐ Carefully assess your business property for any hazardous material
- ☐ Cover broken windows or torn roof coverings immediately
- ☐ Remove debris
- ☐ Take pictures and videos of any and all damages
- ☐ Contact your insurance company as soon as possible
- ☐ Apply for disaster assistance if needed





PET SAFETY: EVACUATION CHECKLIST

Pets are family. Use this checklist to ensure you have all the following items with you in the event you've chosen to seek shelter at a pet-friendly evacuation center.



PET EVACUATION CHECKLIST:

- ☐ Pet ID tags attached to their collars
- ☐ Proof of your residency within that evacuation zone
- ☐ Food & supplies for your pet, including a leash, crate, food and water bowl, and toys
- ☐ Gallons of water
- ☐ Photos of your animal in the event that you are separated from one of them
- ☐ Up-to-date vaccination and medical records for your animals
- ☐ Any medications your animal needs
- ☐ Bedding
- ☐ Towels
- ☐ Pet wipes
- ☐ Pet waste bags or litter box



HOME INVENTORY LIST

If a major storm impacts your home, it is likely that valuable items could be damaged or destroyed. Keeping an inventory of these items is an important part of hurricane preparedness. Use this template to create a list that covers everything from vehicles and computers to furniture and jewelry.

ELECTRONICS

(Phones, computers, televisions, gaming consoles. etc)

NAME OF ITEM	DATE PURCHASED	VALUE	IMPORTANT DETAILS

FURNITURE AND HOME DECOR

NAME OF ITEM	DATE PURCHASED	VALUE	IMPORTANT DETAILS

MISCELLANEOUS ITEMS

(Jewelry, vehicles, appliances)

NAME OF ITEM	DATE PURCHASED	VALUE	IMPORTANT DETAILS



FAMILY MEDICATION LIST

Documenting the medical needs of you and your family members in advance of a weather emergency is imperative to your health and well-being. When a natural disaster strikes, having this information readily available for medical practitioners is paramount to ensure proper care.

We recommend filling out one of these lists for each member of your family. Be sure to include all the pertinent details.

CURRENT MEDICATIONS

NAME OF MEDICATION	CONDITION TREATED	MEDICAL CONTACT	FREQUENCY & DOSAGE

SUPPLEMENTS & VITAMINS

NAME OF SUPPLEMENT	FREQUENCY & DOSAGE	REASON FOR SUPPLEMENT

ALLERGIES TO MEDICATIONS

NAME OF MEDICATION	ALLERGIC PERSON	DESCRIPTION OF REACTION



FAMILY EMERGENCY INFO SHEET



With the advent of technology, it's become rarer for us to memorize phone numbers and addresses considering that information is available at any time with the swipe of a finger. However, in the event of a hurricane, the loss of cell phone and internet service is a common occurrence and loss of power can also mean a cell phone with no battery cannot be charged. In cases like these, it can become dangerous not to have the personal information of friends and family at hand.

For this reason, it's always pertinent to create an emergency information sheet in advance of a natural disaster. Store the following sheet with the other items in your hurricane preparedness emergency kit. In the event of a hurricane, having this information readily available will make it easier to contact family members and friends.

WHERE TO MEET
IN THE EVENT OF
AN EMERGENCY:

--

WHERE TO MEET
AFTER A HURRICANE IN
THE EVENT EVERYONE
IS SEPARATED:

--

ADDRESS AND PHONE
OF LOCAL SHELTER:

--

FAMILY DETAILS

NAME OF FAMILY MEMBER	DOB	ADDITIONAL DETAILS/NOTES

WORK & SCHOOL DETAILS

(Name of Business/School - Phone - Address - Which family member - Times/days they're present)

--





WHY CHOOSE US?

FalconTrust Group is a leader in the industry, trusted to protect foundations by families and businesses since 1996. By working with us, you will benefit from decades of experience in the insurance industry, our stellar reputation, and our commitment to present you with sensible decisions, efficient planning and execution, all leading to fewer hassles.

At **FalconTrust**, we treat all customers like family. Our network of experts in the insurance, construction, and technology industries allow our team to overcome obstacles and clear a path to a maximum loss settlement. When seeking help during emergencies, you don't need excuses—you need a response that's fast, effective, courteous, and fair. The professionals at **FalconTrust** use innovative technology to help settle claims faster, reduce errors, and lower wait time. We are your best choice to ensure a fair and rapid settlement.

FalconTrust as a group, and individually, is dedicated to use our total resources to provide our valued customers with higher-than-anticipated services.

We at **FalconTrust** believe that commitment and enthusiasm are the first steps towards personal growth and corporate prosperity, which result in continuous improvement in the quality of service that we deliver to our customers. We commit to honesty, integrity, and a high regard for the needs of our customers and community, aiming to win their long-term trust and loyalty.

WE ARE COMMITTED TO:

- Providing the highest level of service by being solution-providers and always finding a way to meet your needs.
- Holding ourselves accountable to the highest standards and always raising the bar to do better every day.
- Being the best in all we do, working as a team to motivate and support each other, and never settling for less than extraordinary.
- Never forgetting that we owe everything to the efforts of each team member, our families, and our clients.
- Promising honesty and always doing the right thing for our team, our business, and our clients, resulting in mutual success.

WE WORK **HARD** TO GET YOU THE **BEST** SETTLEMENT!



WE ARE HERE TO HELP!

FILE A HOMEOWNERS INSURANCE CLAIM WITH US TODAY!



FALCONTRUST
*Group*SM

Dealing with the aftermath of a storm can be stressful, but **FalconTrust Group** is here to help. If you have experienced damage to your home, we are ready to help file your claim.

Our team is here to assist you with your inquiry regardless of the time or day, because you are family. Our goal is to get you back to normal swiftly and efficiently. Rest assured, with our experienced and specialized strategic loss managers we will be by your side from the moment you report a claim until the restoration process is complete. Our job is to make the claims process as easy as possible. We are here for you every step of the way.



1 (844) 55-TRUST
1 (844) 558-7878

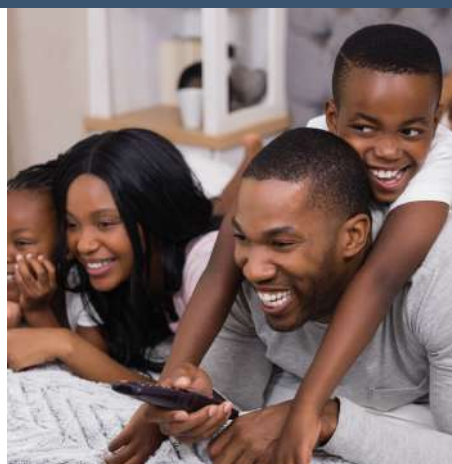
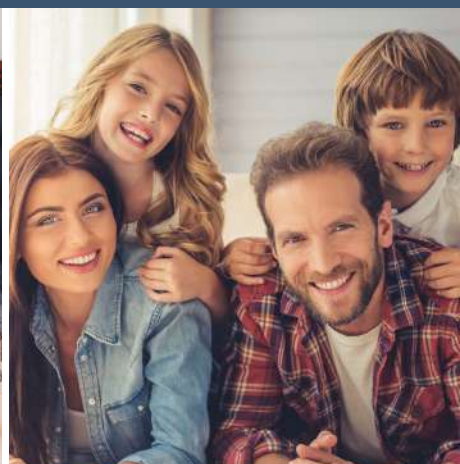


14150 SW 129 ST.
Miami, FL 33186



info@falcontrust.com
www.falcontrust.com

No recovery, **NO FEE!**



THIS IS A SOLICITATION FOR BUSINESS. IF YOU HAVE HAD A CLAIM FOR AN INSURED PROPERTY LOSS OR DAMAGE AND YOU ARE SATISFIED WITH THE PAYMENT BY YOUR INSURER, YOU MAY DISREGARD THIS ADVERTISEMENT.