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INSURANCE SERVICES

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Summer - A Time for Hurricanes

The Atlantic hurricane season runs from June 1st to November 30th.



Hurricanes are massive storm systems that form over warm ocean waters and move toward land. Potential threats from hurricanes include powerful winds, heavy rainfall, storm surges, coastal and inland flooding, rip currents, tornadoes, and landslides.

Hurricane Warning What to do NOW: Prepare

- Know your area's risk of hurricanes.
- Watch or listen to weather forecasts and alerts.
- If you are at risk for flash flooding, watch for warning signs such as heavy rain.
- Do not walk or drive through water.
- Driving during the storm stay off bridges over fast moving water.
- Practice going to a safe shelter.
- The next best protection is a small, interior, windowless room in a sturdy building on the lowest level that is not subject to flooding.
- Become familiar with your area's evacuation zone, the evacuation route, and shelter locations.



Hurricane Facts

Hurricanes, Cyclones and Typhoons are the same type of storm.

Hurricanes occur in the Atlantic and Northeast Pacific.

days. Keep in mind each person's specific needs, including medication. Don't forget the needs of pets.

- Keep important documents in a safe place or create password-protected digital copies.
- Use a phone to take photos of your property before the storm, photos of important documents, etc. Consider copying them onto multiple flash drives kept by different people.
- Protect your property. De-clutter drains and gutters. Install check valves in plumbing to prevent backups. Consider hurricane shutters. Review insurance policies.
- Restock emergency supplies - food, water, batteries, flashlights, first aid supplies, clothes, blankets, etc.
- Create a plan for communicating with family members - call, text, social media. Be aware of normal issues during storms - power outages, phone lines down, etc.
- Check on vehicles - get gas, check tires, spare tire, etc.
- Unplug appliances, televisions, computers, etc.
- Move valuables to higher floors or up off the floor.
- Bring loose items in from patios, porches, yards - furniture, pots, garbage cans, toys, tools, anything that can be picked up by the wind.
- Trim limbs or remove trees that might be close enough to fall on your home.
- Cover windows - shutters, plywood, etc.
- Put a thermometer in your refrigerator - in case the power goes off. There are several tricks for freezer outages to let you know if food has thawed.
- Remember your livestock. Move larger livestock to higher ground or transport them before.
- Make provisions for pets - food, water, medications, emergency kit.

Information Source: Ready.gov and RedCross.org

Ocean.

Typhoons occur in the Northwest Pacific.

Wind speeds usually top 74 mph.

They are measured by the Saffir-Simpson scale. Category 1 is the lowest and weakest. Category 5 is the strongest and most powerful storms.

Hurricanes rotate around a circular center called the "eye", where it is generally calm with no clouds. Surrounding the eye is the eye wall – the most dangerous part of the hurricane with the strongest winds, thickest clouds and heaviest rain!

In the northern hemisphere hurricanes rotate in an anti-clockwise direction. This is due to what's called the Coriolis Force, produced by the Earth's rotation.

Hurricanes are named by the World Meteorological Organisation (WMO) so that they can be distinguished. Each year, tropical storms are named in alphabetical order according to a list produced by the WMO. That name stays with the storm if it develops into a hurricane. The names can only be repeated after six years.

Information Source: RedCross.org and NatGeoKids.com

Turning 65 soon?

You Are Invited to Attend - at No Cost!

To assist with creating a better understanding, we have put together a program to help clarify *Original Medicare Part A and Part B*. The program will be held each Tuesday morning from 10:00 to 11:00 am in our office.

You're welcome to drop in any Tuesday morning at 10:00 am. Though it would be helpful to let us know you're coming. Please give us a call: 704.893.2793.

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