

# STORM PREPAREDNESS Checklist



## PROTECT THE EXTERIOR OF YOUR HOME

- Inspect your roof for loose or damaged shingles.
- Clean gutters and downspouts to prevent water backup.
- Trim trees and remove dead branches near your home.
- Secure outdoor furniture, grills, trampolines, and lawn decor.
- Reinforce garage doors if they're older or lightweight.
- Check siding for loose panels and repair as needed.

## PREPARE FOR POWER OUTAGES

- Charge phones, power banks, and essential devices.
- Keep flashlights and extra batteries in an easy-to-reach spot.
- Consider a generator and ensure it's safely ventilated.
- Unplug electronics during lightning storms to prevent surges.

## CREATE A FAMILY EMERGENCY PLAN

- Identify your home's safest shelter area (basement or interior room).
- Establish a communication plan if family members get separated.
- Practice tornado and severe weather drills.
- Make a plan for pets (carriers, leashes, and supplies).

## BUILD OR UPDATE YOUR EMERGENCY KIT

- Bottled water (one gallon per person per day).
- Non-perishable food and manual can opener.
- First-aid kit and essential medications.
- Battery-powered or hand-crank weather radio.
- Blankets, sturdy shoes, and extra clothing.
- Copies of important documents in a waterproof folder.

## PREPARE YOUR VEHICLE

- Keep your gas tank at least half full during storm season.
- Store jumper cables, a flashlight, and a small emergency kit.
- Check tire pressure and tread.
- Keep a paper map in case GPS or cell service goes down.

## REVIEW YOUR INSURANCE COVERAGE

- Confirm your homeowners policy covers wind and hail damage.
- Check whether you need separate coverage for flooding.
- Document your belongings with photos or video.
- Store your insurance agent's contact information in your phone and emergency kit.

## STAY WEATHER-AWARE

- Sign up for local emergency alerts.
- Install a trusted weather app with severe weather notifications.
- Keep a NOAA weather radio on hand.
- Know the difference between a watch (conditions possible) and a warning (take action).

## AFTER THE STORM

- Avoid downed power lines and report them immediately.
- Photograph any damage before making temporary repairs.
- Cover broken windows or roof openings to prevent further damage.
- Contact your insurance agent as soon as it's safe.

## Have questions about your coverage?

Our team is here to help you feel confident before storm season hits.

**Contact us today!**

Visit our website at [midwest.bank/insurance](https://midwest.bank/insurance) or call us at (402) 907-4650.

