



Local Knowledge - Global Reach

2021 HURRICANE SEASON BOOKLET

JUNE 1 - NOVEMBER 30

An aerial photograph of a tropical beach. The water is a vibrant turquoise color, transitioning to a lighter shade near the shore. A narrow strip of white sand beach is visible, bordered by lush green vegetation. Several small boats are in the water, and a few people can be seen on the beach. The sky is a clear, pale blue.

**ARE YOU COVERED
FOR HURRICANE
2021 SEASON?**

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GET PREPARED GET HURRICANE PREPARED

CHOOSE EXPERIENCE,
CHOOSE PERSONAL SERVICE,
CHOOSE CONVENIENCE...

CHOOSE SUNSHINE INSURANCE





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SUNSHINE INSURANCE URGES BAHAMIANS TO GET HURRICANE PREPARED

With the start of the 2021 Hurricane Season, June 1st to November 30th, Sunshine Insurance encourages Bahamians to get hurricane prepared. We are still recovering from 2019 hurricane season which was record breaking, as The Bahamas experienced the most catastrophic natural disaster in the country's history - Hurricane Dorian.

According to NEMA reports, 2019 hurricane season left us with a total of \$3.4 billion in damage and losses as thousands of Bahamians were left homeless. Dorian in September 2019 packed winds of over 185mph when it pummeled portions of Abaco and Grand Bahama.

In each of the last five hurricane seasons, there has been at least one Category 5 storm. These include Matthew in 2016, Irma and Maria in 2017, Michael in 2018, Dorian in 2019 and Iota in 2020.

This year, it is Sunshine Insurance's goal to continue to aid Bahamians in becoming hurricane prepared. Natural Disasters can be unpredictable and unforgiving. Insurance is one way to make sure you and your loved ones are prepared to weather the storm.

For more information on how you can get hurricane prepared, visit Sunshine Insurance Agents & Brokers on Facebook and www.Sunshine-Insurance.com.



2021 HURRICANE NAMES FOR THE SEASON

JUNE 1 - NOVEMBER 30

Ana
Bill
Claudette
Danny
Elsa
Fred
Grace

Henri
Ida
Julian
Kate
Larry
Mindy
Nicholas

Odette
Peter
Rose
Sam
Teresa
Victor
Wanda

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NAMES PROVIDED FROM
WWW.NBC-2.COM/WEATHER/HURRICANE-GUIDE/2020/07/29/2021-HURRICANE-NAMES/

DISASTER CHECKLIST

- ☐ Water (1 gallon p/p per day)
- ☐ Canned juices, milk, soup
- ☐ Ready-to-eat canned meats
- ☐ Medicines and vitamins
- ☐ Food for infants
- ☐ Food for the elderly or sick
- ☐ Cash
- ☐ Battery-operated radio
- ☐ Flashlight, tape, batteries
- ☐ Fully charged cell phone
- ☐ Matches
- ☐ Non-electric can opener
- ☐ Map of area (for shelter)
- ☐ Shut-off wrench
- ☐ Toilet paper
- ☐ Feminine hygiene items
- ☐ Liquid soap
- ☐ Chlorine bleach
- ☐ Plastic garbage bags & ties

Records and Documents

- ☐ Passport
- ☐ Family Records
- ☐ Immunization Records
- ☐ Will(s)
- ☐ House deeds

Prepare your vehicles

- ☐ Fill car with fuel
- ☐ Check vehicle's fluid levels
- ☐ Ensure coolant is in the radiator
- ☐ Check tire pressure. Spare tire, too
- ☐ Have jack, wrench and flashlight

For Family Pets

- ☐ Food, Water
- ☐ Pet medications
- ☐ Leash, carrier, harness

For Medical Care

- ☐ Absorbent compress 5" x 9" dressing
- ☐ Adhesive bandages
- ☐ Antibiotic ointment packets
- ☐ Antiseptic wipe packets
- ☐ Aspirin (Chewable/Baby)
- ☐ Gloves (non-latex)
- ☐ Hydrocortisone ointment
- ☐ Scissors
- ☐ Thermometer; oral (non-mercury)
- ☐ Tweezers

AFTER THE STORM

- 1) Proceed with caution. Many power lines and tree branches may have fallen. Look around your surroundings.
- 2) Do NOT touch items that may be touching a power line. Call the Bahamas Power Limited or 919 to report it.
- 3) Stay off the road until officials give the "all clear" as roads may be flooded or blocked by debris.
- 4) Do NOT allow your children to wade in standing waters as fallen power lines may be in the water.
- 5) Do NOT turn on electrical equipment until you confirm that there is no water damage near electrical supplies.

IMPORTANT NUMBERS

Police: 919 or 911 or 322-4444 | NEMA: 322-6081 | BASRA: 325-8864
PMH Hospital: 322-2861 | Doctora Hospital: 302-4747 | BPL Power Outage: 323-5561/4
Red Cross: 323-7370 | Air Ambulance: 377-1606

HURRICANE TIPS

HURRICANE *Tip #1*

Make a Plan & Get Prepared

Even if there's no risk of a Hurricane right now, make sure you and your family are prepared.

HURRICANE *Tip #2*

Create a Family & Friends WhatsApp Group

WhatsApp groups have become the norm but how are we using it during hurricanes. A focused Hurricane WhatsApp group for Family and Friends places particular attention on upcoming storms, works to keep everyone informed and allows communication with family and friends who may need help.

HURRICANE *Tip #3*

Use Facebook "Sign-In as Safe" to Stay Connected to Out of Town Family & Friends

Facebook introduced a new feature a couple years back to keep family members connected during and after storms called "Sign in Safe". This feature allows a family member to sign in and let his family know he's safe or needs help. This feature is also visible by others in your geographic market in case you are in need of serious help.

HURRICANE *Tip #4*

Do's & Don'ts; Operating My Generator During Hurricane & After Hurricane

In the event of an extended power outage, particularly following hurricanes and other severe weather, having a generator at home can be a huge advantage. But if used improperly, the devices can seriously harm or kill unsuspecting families. Carbon monoxide poisoning, electrocution and fire are all potentially fatal risks of misusing portable generators.

HURRICANE *Tip #5*

Make sure your premium is up to date

HURRICANE *Tip #6*

Check your coverage to ensure that you're not under-insured



Is your Hurricane Insurance up to date?



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CALL OR E-MAIL FOR COMPETITIVE INSURANCE QUOTES

Shirley St - Call 502-6500 | WhatsApp 357-8853
Carmichael - Call 322-3511 | WhatsApp 424-3019
JFK - Call 603-0011 | WhatsApp 544-2752
E-mail Info@Sunshine-Insurance.com
Visit www.Sunshine-Insurance.com

 **SunshineInsuranceLtd**



**ARE YOU COVERED
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AFTER THE STORM

CONSUMER TIPS: FILING AN INSURANCE CLAIM

- **Notify** your insurance agent or insurance company of the loss as soon as you can
- **Reconfirm** your current policy coverage (do you have hurricane cover?)
- **You have a duty** to protect the damaged property, as best as possible, to prevent further loss
- **Take photos** of the damaged property and keep these for the insurance professionals to review
- **Keep records** of any expenses made to secure or repair the damaged property
- **Do not** throw away the damaged property, but secure items for future inspection
- **Provide** as much details/description of the damage
- **Confirm** the exact location of the damaged property (i.e. driving directions)
- **Properly complete** any claims forms that the insurance company requires
- **Provide** all of the best means of contacting you, as your normal contacts may be put of service
- **Remember** that your policy has a deductible, meaning a portion of the loss is your responsibility
- An insurance loss adjuster will contact you to further investigate the claim
- **Cooperate** with all of the insurance professionals involved in your claim settlement
- **Exercise patience** - there is a high volume of claims that generally follow a storm