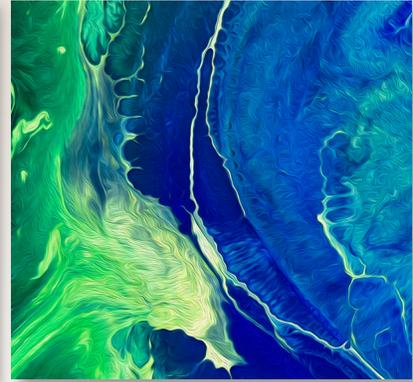


# HURRICANE PREPAREDNESS

## CHECKLIST FOR ART & MUSICAL INSTRUMENT COLLECTORS



Catastrophic storms like Irma, Harvey, Sandy and Katrina do not occur often, but it only takes one weather event to dramatically affect the value of your collections. Hurricane season runs from early June through the end of November. For many art and musical instrument owners, putting in place a comprehensive, emergency-preparedness plan is your best defense against financial disaster.

- Flooding, a peril arising from hurricanes, causes more damage than wind
- Just a few inches of water can cause tens of thousands of dollars in damage
- Homeowners, tenants and business property insurance policies exclude flood
- Only 20% of the properties damaged by Hurricane Harvey carried flood insurance\*

### BEFORE THE STORM

#### Know your surroundings:

- Identify levees and dams in your area and determine whether they pose a hazard to you
- Determine the elevation level of your property and whether the land is flood-prone
- Learn community hurricane evacuation routes and location of local shelters
- Determine where there is high ground and determine how to get there

#### Take the following emergency contact information with you:

- Family
- Insurance agent/broker
- Conservators
- Remediation companies
- Storage facility
- Local police/fire department

#### Secure your property

- Cover all windows; permanent storm shutters offer the best protection; another option is to board up windows with 5/8" marine plywood
- Relocate valuable property, such as artwork, musical instruments, computers and records to the second floor
- Move everything possible off the floor, away from windows, and cover with a tarp
- Install straps or additional clips to securely fasten your roof to the frame structure
- Be sure all trees and shrubs around your property are trimmed so they are more wind resistant
- Clear clogged rain gutters and downspouts
- Reinforce garage doors; if wind enters a garage it can cause expensive structural damage
- Bring inside any outdoor sculptures, outdoor furniture, garbage cans and anything else that is not tied down; if not possible, wrap securely to protect against damage from flying objects
- If you own a generator, fill the fuel tank

#### Determine where your art collection or musical instruments will be stored

- Identify your emergency storage location, whether it is on your property or at a storage facility
- Remember the risk for accidental damage increases when high valued items are being handled or in transit
- Consider hiring a conservator for advice in advance; they can also recommend how to pack, ship and store valuable items before a weather event

*over, please*

## BEFORE THE STORM, cont.

- Secure your fine art or musical instrument inventory with a photograph of each piece
  - List the name of artist or maker, title, dimensions, media and year
  - When available, include invoices for each valuable item
  - Protect documents by securing important papers in water proof storage boxes
  - Keep a copy of all documentation at a separate, secure location; place electronic data on the cloud or an offsite server
  - If copies are not possible due to timing, consider taking digital images of the documentation and send that by email to an offsite location
  
- Store items to assist with clean up
  - Gloves, boots, aprons
  - Dehumidifier, extension cord
  - Wet vacuum, portable fan, mops
  - Plastic trash bags, plastic sheeting

## DURING THE STORM

- Follow local authorities on Facebook and Twitter for information.
  - Your county officials, Flood Control Management and the Army Corp of Engineers post real-time information about flood levels, street closures and surrounding conditions.

## AFTER THE STORM

- If you have property damage, contact your insurance agent immediately
- Take photographs of the damage
- Relocate damaged personal property to dry areas
  - When handling artwork be cognizant of their relative stability; damaged works on paper should be handled differently from antiques
  - Check with a conservator before moving fragile items
- Secure the site to prevent further damage and unauthorized entry
- Document and keep all receipts for monies spent securing property
- Use bottled water until tap water is determined safe
- Check refrigerator for spoilage; when it doubt, throw it out
- Review the effectiveness of your emergency preparedness plan



To learn how Fine Art Insurance and Musical Instrument Insurance can protect your collections from weather events call: **800.424.8830**



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\*Long, Heather, "Where Harvey is hitting hardest, 80 percent lack flood insurance," The Washington Post, August 29, 2017.

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"Windstorm Checklist," Allianz Risk Consulting, 2013.

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