



# HURRICANE GUIDE 2025



NARRAGANSETT BAY<sup>®</sup>  
INSURANCE

# HURRICANE TERMS

## Hurricane, Tropical Storm, and More

### Tropical Depression

A tropical cyclone in which maximum sustained surface wind speed (using the U.S. 1-minute average) is 33 knots (38 mph) or less.

### Tropical Storm

A tropical cyclone in which maximum sustained surface wind speed (using the U.S. 1-minute average) ranges from 34 knots (39 mph) to 63 knots (73 mph).

### Hurricane

A tropical cyclone in which maximum sustained surface wind speed (using the U.S. 1-minute average) is 64 knots (74 mph) or more. The term hurricane is used for Northern Hemisphere cyclones east of the International Date Line to the Greenwich Meridian.

### Tropical Storm Watch

An announcement that sustained winds of 34 to 63 knots (39 to 73 mph) are possible within the specified area within 48 hours in association with a tropical, subtropical, or post-tropical cyclone.

### Hurricane Watch

An announcement that sustained winds of 64 knots (74 mph) or higher are possible within the specified area within 48 hours in association with a tropical, subtropical, or post-tropical cyclone.

### Tropical Storm Warning

An announcement that sustained winds of 34 to 63 knots (39 to 73 mph) are expected within the specified area within 48 hours in association with a tropical, subtropical, or post-tropical cyclone.

### Hurricane Warning

An announcement that sustained winds of 64 knots (74 mph) or higher are expected within the specified area within 36 hours in association with a tropical, subtropical, or post-tropical cyclone.

### 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 or astronomic high tide from the observed storm tide.

### Evacuation Warning

An evacuation warning means there's impending danger to your life or property. If an evacuation warning is issued assume that an evacuation order may follow. Any person(s) who needs extra time to evacuate should do so when an evacuation warning is issued.

### Evacuation Order

An evacuation order means there's an immediate threat to your life and you need to leave your property immediately. It is critical to follow all directions given by law enforcement officials and city leaders to ensure you and your family evacuate safely.

### Category 1 Hurricane

(Wind speeds of 74 - 95 mph) Very dangerous winds will produce some damage.

### Category 2 Hurricane

(Wind speeds of 96 - 110 mph) Extremely dangerous winds will cause extensive damage.

### Category 3 Hurricane

(Wind speeds of 111 - 129 mph) Devastating damage will occur.

### Category 4 Hurricane

(Wind speeds of 130 - 156 mph) Catastrophic damage will occur.

### Category 5 Hurricane

(Wind speeds of 157 mph or greater) Catastrophic damage will occur.



## PREPARING FOR A HURRICANE

Living through a hurricane can be a frightening ordeal. The damage they're capable of causing is enormous. If you haven't experienced a hurricane first hand, you've likely seen news footage of flooded homes, damaged buildings, and cars floating through rivers that were once city streets.

Whether you're able to stay home and ride out the storm or forced to evacuate, there are certain steps you can take beforehand to attempt to minimize damage to your home. While it may not be possible to eliminate potential damage completely, taking these precautions can make a significant difference.

When preparing your home for the storm, consider the two main factors that can cause significant damage: high winds and flooding. If you're renting instead of owning, discussing with your landlord how you can work together to secure the rental property is a smart step.

**TAKING THESE PRECAUTIONS CAN MAKE A SIGNIFICANT DIFFERENCE.**

## HIGH WINDS

If you've ever felt the full force of hurricane winds, you know how destructive they can be. When thinking about protecting your home from wind, consider both the wind itself as well as the debris it may carry.

### Debris from wind

Before the storm strikes, bring any and all loose objects inside your home. This includes things like trash cans, potted plants, outdoor furniture, and so on. If there are objects that can't be brought inside, consider anchoring them to the ground. Check for trees with limbs that might need trimming in advance of the storm.

### High speed winds

In order to reduce damage to your home from winds, you'll want to reinforce its structure in advance of a hurricane. Ensuring that your walls, windows, and roof are structurally sound makes them less likely to suffer damage under the pressure of high speed winds.



# SHOULD WE EVACUATE?

If you've never experienced a hurricane, the possibility of having to evacuate your home can be hard to conceptualize. When the time comes, though, it's important to understand how to make the right decision about whether to stay or go.

When determining whether you ought to stay in your home and ride out the storm or evacuate the area, **here are some things to consider.**

## Evacuation Order

In some instances, authorities in your area may issue an evacuation order. If you're in a mandatory evacuation zone, staying in your home is not an option. You should grab your waterproof bag of personal info -- including emergency contact information, family info, copies of important documents, and so on -- and leave at once.

Evacuation routes will be posted and should be clearly marked. Refer to the emergency evacuation maps that you've gathered in advance if needed. Follow evacuation routes to the nearest shelter.

To find out more about evacuation routes and whether or not you're in an evacuation zone, visit your local county website ahead of the storm.

## How to Evacuate

Evacuating your home during a hurricane is bound to be a stressful experience. However, these tips will help you prepare and follow through with evacuation in an orderly fashion.

## Prepare

- Ensure that you know where the nearest evacuation shelter is located.
- If you have pets, be sure that the shelter will allow you to bring them. Bring extra water for your pets.
- Consider staying with friends or family members who live outside of the evacuation zone.
- Ensure that family members understand where you'll meet after the storm if you're separated during evacuation.
- Ensure you have all your necessary personal, property, medical, and financial-related documents ready to go.



## Evacuate

- As the saying goes, **keep calm and carry on**. Remember that staying calm will go a long way towards ensuring your safety.
- Ensure that you have all important documents with you before leaving your home.
- Turn off the water and unplug all electrical appliances in your home before leaving.
- Check the radio for emergency announcements enroute.
- **Do not** attempt to take short cuts. **Always** stick to the evacuation route.

# STAYING HOME DURING A HURRICANE?

If a mandatory evacuation has not been issued for your area, the choice to evacuate may be less obvious. However, there are some other things to take into account **even if an evacuation has not been ordered by authorities.**

- If you live in a mobile home or other form of temporary structure, you should evacuate. **These builds are not designed to withstand hurricanes.**
- If you're in a high-rise building, it's important to evacuate. Winds can cause extensive damage.
- If your home is located in a floodplain, it's a good idea to evacuate **even if an official order has not been declared.**

If your home is in a low-lying area, you may still want to evacuate to higher ground. This is particularly important in an area where flooding is anticipated.

If you do stay home, be sure to keep your distance from windows and glass storm doors. Even with the precautions outlined below (such as storm shutters), windows and doors can still shatter and cause injury.

As is the case with evacuation, there are important steps to take before and during a hurricane to maximize your safety at home.

## Preparing for the Storm

- Build a 14-Day Disaster Supply kit (1 gallon water/per person/per day, non-perishable food, medications, first aid supplies, important documents, clothes, and other emergency supplies).
- Stockpile supplies in a central room far from windows. Install hurricane shutters. In the event that you don't have hurricane shutters, use plywood to reinforce windows and doors.
- Fill up bathtubs and containers with clean water. **This water should not be used for drinking:** it is for washing and sanitary purposes (such as flushing the toilet). Keep bottled water on hand for drinking.
- If you have propane tanks on hand, ensure that they're stored securely for use after the storm abates.
- Charge cell phones and computers in advance.
- Unplug any appliances not in use.
- Check that your weather radio is working and that you have extra batteries.
- Ensure that you have adequate gas to run your generator (if applicable).

## Riding Out the Storm

- Close windows, doors, and blinds.
- Keep mobile devices turned off except when you need to use them. This will help to conserve battery.
- Use your weather radio to check for updates.
- If damage to your home occurs and you have gas utilities, **immediately extinguish all open flames** (such as candles or other sources). Keep a carbon monoxide detector on hand to check for potential exposure to gas.
- **Stick to the innermost room of your home.** This central room should be free of windows and as far from the exterior of your home as possible.



# RECOVERING FROM A HURRICANE

Whether you stay home and ride out the storm or are forced to evacuate, living through a hurricane isn't an easy experience. As challenging as it can be to make it through the storm, though, the post-hurricane recovery process is often even harder.

There are a lot of things to account for when it comes to post-hurricane cleanup. Here are some tips to help you get started with the process.

## If you stayed home to ride out the storm

- Don't leave your home until it's been officially determined that the storm is over. Check your NOAA weather radio for updates.
- If you've lost contact with friends and family, the Red Cross maintains a list of all shelter inhabitants.
- Avoid drinking, cooking, or brushing your teeth with tap water until it's been declared safe.
- Do not run your generator inside or near your home.
- Check your smoke and carbon monoxide detectors, and ensure they're functional.

## If you evacuated and are returning home

- Do not attempt to return home until roads have been declared safe.
- Do not drive your vehicle into standing water, and stick to the designated open roads.
- When first arriving home, assess the site for danger. If you smell gas, notice a fire, or can't enter your home because of floodwater, leave the area.
- Assess damage to your home before attempting to go inside. Structural damage may not be immediately obvious, and it's important to ensure that your home is structurally sound before entering.

## How to assess damage

- Check the exterior of your home. If you notice structural damage to walls or the roof, do not enter.
- If the exterior seems sound, look for interior damage. If you smell gas or smoke, evacuate immediately.
- Be aware of hazards in and around your home. Snakes are often displaced because of floodwaters. Mosquitos can proliferate in standing water outside of your home. Keep doors and windows closed or properly screened, and use insect repellent as needed.
- If there are power lines down in your neighborhood, contact the local authorities and let them know. The same goes for other hazardous damage, such as broken gas lines or water mains.
- Once you're certain that the area is safe, take detailed photos of the damage to your home. Go from room to room and document all damage in detail. Do the same for the exterior of your home.

# FILING A HOMEOWNERS INSURANCE CLAIM

At NBIC, our goal is to make the claims process as seamless as possible.

Here's an overview of what you can expect:

1

First, call Narragansett Bay Insurance at **1-800-343-3375**. Our friendly representatives will guide you through the process.

2

Next, a mitigation team is sent to your home if emergency remediation is needed.

3

One of our field claims adjusters will contact you to schedule a convenient time to inspect your home.

4

Lastly, one of our claim examiners will contact you to discuss coverages and next steps.

NBIC will work with you throughout the process to ensure that everything proceeds smoothly. We'll help you find a reliable contractor, monitor progress, and answer any questions that you might have along the way.





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