

Tropical Storm Winds 39-73 MPH

**Category 1 Hurricane**-winds **74-95 MPH (64-82 kt or 119-153 kph)** Storm surge generally 4-5 feet above normal. No real damage to buildings. Damage to unanchored mobile homes, shrubbery and trees. Some damage to poorly constructed signs. Also, some coastal flooding and minor pier damage. - Examples: Allison 1995 and Danny of 1997 were Category One hurricanes at peak intensity.

**Category 2 Hurricane**-winds **96-110 MPH (83-95 kt or 154-177 kph)** Storm surge generally 6-8 feet above normal. Some damage to buildings roof, doors, and windows. Considerable damage to mobile homes. Considerable damage to shrubbery and trees with some trees blown down. Flooding damages piers and small craft in unprotected mooring may break their mooring. Some trees blown down - Example: Hurricane Bonnie of 1998, Hurricane George and Gloria of 1998.

**Category 3 Hurricane**-winds **111-130 MPH (96-113 kt or 178-209 kph)** Storm surge generally 9-12 feet above normal. Some structural damage to small residences and utility buildings. Damage to shrubbery and trees with foliage blown off and large trees blown down. Mobile homes and poorly built sings destroyed. Low-lying escape routes may be cut by rising water 3-5 hours before arrival of the hurricane center. Flooding near the coast destroys smaller structures with larger structures damaged by floating debris. Terrain may be flooded well inland 8miles (13km) or more. Evacuation of low-lying residences with several blocks of the shoreline may be required– Examples: Hurricane Marilyn 1995, Fran 1996,

**Category 4 Hurricane**-winds **131-155 MPH (114-135 kt or 210-249 kph)** Storm surge generally 13-18 feet above normal. More extensive curtainwall failures with some complete roof structure failure on small residences. Shrubs, trees and all signs are blown down. Complete destruction of mobile homes. Extensive damage to doors and windows. Low-lying escape routes may be cut by rising water 3-5 hours before arrival of hurricane center. Major damage to lower floors of structures near shoreline. Terrain lower than 10ft above sea level may be flooded requiring massive evacuation of residential areas as far inland as 6 miles (10km) –Examples: Hurricane Felix and Opal of 1995 and Donna 1960 reached Category Four status at peak intensity.

Category 5 Hurricane - winds greater than 155MPH (135 kt or 249 kph) Storm surge generally greater than 18 feet above normal. Complete roof failure on many residences and industrial buildings. Some complete building failures with small utility buildings blown over or away. All shrubs, trees, and signs blown down. Complete destruction of mobile homes. Severe and extensive window and door damage. Low-lying escape routes are cut by rising water 3-5 hours before arrival of the hurricane center. Major damage to lower floor of all structures located less than 15 feet above sea level and within 500 yards of shoreline. Massive evacuation of residential areas on low ground within 5-10 miles (8-16km) of the shoreline may be required. Hurricane Mitch (west Caribbean) of 1998 and Hurricane Hugo (East Caribbean) of 1989 was at peak intensity over the Caribbean. Hurricane Gilbert was a Category Five hurricane at peak intensity and is the strongest Atlantic tropical cyclone of record.

## UNITED STATES VIRGIN ISLANDS OFFICE OF THE LIEUTENANT GOVERNOR **DIVISION OF BANKING, INSURANCE** AND FINANCIAL REGULATION THE HONORABLE TREGENZA A. ROACH, ESO. LIEUTENANT GOVERNOR COMMISSIONER OF INSURANCE GWENDOLYN HALL BRADY DIRECTOR Learn about Insurance: 1131 King Street, Suite 101, 3rd Floor Christiansted, V.I. 00820 Tel: (340) 773-6459 Fax: (340) 719-3801 Ôr 5049 Kongens Gade St. Thomas, V.I. 00802 Tel: (340) 774-7166 Fax: (340) 774-9458 Visit our website regularly to learn about Banking, Insurance and Financial Regulation services in the Territory. Website: ltg.gov.vi HURRICANE MARIA / IRMA For More Information Visit: Www.fema.gov Preparation Through Education Is Less Costly Than Learning Through Tragedy -Max Mayfield, Director National Hurricane Center



## Hurricane Awareness

History teaches that lack of hurricane awareness and preparation are common threads among all major hurricane disasters. By knowing your vulnerability and what actions you should take, you can reduce the effects of a hurricane.

## \*During A Hurricane Watch\*

A Hurricane Watch is issued when there is a threat of hurricane conditions within 24-36 hours. Listen to a battery-operated radio or television for hurricane progress reports.

Check emergency supplies, fuel your car, secure buildings by closing and boarding windows. Remove outside antennas. Turn refrigerator and freezer to coldest setting. Open only when absolutely necessary and close quickly.

Store drinking water in clean bathtubs, jugs, bottles, and cooking utensils. Store valuables and personal papers in a waterproof container on the highest level of your home.

## \*During A Hurricane Warning\*

A Hurricane Warning is issued when hurricane conditions (winds of 74 miles per hour or greater or dangerously high water and rough seas) are expected in 24 hours or less.

Listen constantly to a battery-operated radio for official instructions. If in a mobile home, check tiedowns and evacuate immediately.

#### If at home:

Stay inside, away from windows, sky-lights, and glass doors.

Keep a supply of flashlights and extra batteries handy. Avoid open flames, such as candles and kerosene lamps, as a source of light.

If power is lost, turn off major appliances to reduce power "surge" when electricity is restored.

## \*\*After the Storm\*\*

Stay tuned to local radio for information. Return home only after authorities advise that it is safe to do so.

Avoid loose or dangling power lines and report them immediately to the power company, police, or fire department.

Enter your home with caution. Open windows and doors to ventilate and dry your home.

Check refrigerated foods for spoilage.

Take pictures and make a list of the damage, both to the house and its contents for insurance claims.

Use telephone only for emergency calls.

# How Should I Prepare?

## BEFORE HURRICANE SEASON STARTS PURCHASE INSURANCE!

### **Buy flood Insurance**

- You can find out about the National Flood Insurance Program through your local insurance agent or emergency management office.
- Homeowners polices do not cover damage from the flooding that accompanies a hurricane.

#### **Buy Hurricane/Windstorm Insurance**

- Contact several agents and brokers for quotes and compare insurance premium rate.
- Advise the insurance agent or broker specifically what property you intend to cover.
- Provide adequate description of your property.

## Make sure you are not underinsured

- Review the terms on your insurance policy;
- Take pictures of your home, car and personal belongings, which you may use when you file your claim for damages after the hurricane.



Permanent shutters are the best protection. A lower-cost approach is to put up plywood panels. Use 1/2 inch plywood-marine plywood is best-cut to fit each window. Remember to mark which board fits which window.

Pre-drill holes every 18 inches for screws. Do this long before the storm.

# Next Steps To Take!

- Plan an evacuation route.
- Contact VITEMA or American Red Cross chapter, and ask for the community hurricane preparedness plan. This plan should include information on the safest evacuation routes and nearby shelters.
- Have disaster supplies on hand:
  - 1. Flashlight and extra batteries
  - 2. Portable, battery-operated radio and extra batteries
  - 3. First aid kit and manual
  - 4. Emergency dry and canned food and water
  - 5. Non-electric can opener
  - 6. Essential medical supplies, toiletries, prescriptions and other supplies
  - 7. Cash and credit cards
  - 8. Sturdy shoes

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- Secure loose debris or light objects in your yard that may be blown away.
- Secure important documents (e.g. insurance policies, birth certificates, will and testaments, licenses etc.)

#### Make sure that all family members know how to respond after a hurricane.

- Teach family members how and when to turn off gas, electricity, and water.
- Teach children how and when to call 911, police, or fire department and which radio station to tune to for emergency information
  - Have an emergency contact person or family member that lives away from potential disaster area on notice.