

Ever since the devastating and costly hurricane season of 2004, local homeowners are aware that they need to protect their homes against hurricane damage. However, a few years have passed and human nature tends to forget about the dangers and devastation that hurricanes can cause.

Although we don't live on the Florida Coast here in Lake County and don't have to worry about storm surge, there are three potential dangers brought on as a result of even the weakest Category 1 hurricane that we need to be aware of and protect against as best as possible. They are:

- High Winds
- Tornadoes
- Flooding

Even tropical storm-force winds are strong enough to be dangerous to those caught in them, and hurricane-force winds can easily destroy poorly constructed buildings and older mobile homes. Debris such as signs, roofing material, and small items left outside become flying missiles in a hurricane. Extensive damage to trees, towers, water and underground utility lines (from uprooted trees), and fallen poles cause considerable disruption.

Here are some High Wind Safety Precautions you can take:

- Find out if your home meets current building code requirements for high-winds.
- Protect all windows by installing commercial shutters or preparing 5/8 inch plywood panels.
- Garage doors are frequently the first feature in a home to fail. Reinforce all garage doors so that they are able to withstand high winds.
- If you do not live in an evacuation zone or mobile home, designate an interior room with no windows or external doors as a "Safe Room".
- Before hurricane season, assess your property to ensure that landscaping and trees do not become a wind hazard.

Hurricanes can also produce tornadoes that add to the storm's destructive power. While some hurricanes seem to produce no tornadoes, others develop multiple ones. According to one study, Hurricane Beulah in 1967 spawned 141 tornadoes.

And finally, when it comes to hurricanes, wind speeds do not tell the whole story. Often the most

deadly part of a hurricane is inland flooding. While storm surge is always a potential threat along the coast, more people have died from inland flooding from 1970 to 2000. Catastrophic flooding can be a major danger, especially if a hurricane stalls over an area. Of the 56 people in the Eastern U.S. who died during Hurricane Floyd in 1999, 50 of them drowned due to inland flooding.

The time to plan a course of action and prepare for a hurricane is well in advance of the traditional hurricane season. At Olson Insurance, we understand many of our local residents and friends are new to the area. We extend a helping hand and encourage everyone to plan for the future. Here in beautiful Lake County and Central Florida, this means not becoming complacent and taking time to prepare for the next hurricane.