Mastering Mother Nature: Top weather preparedness tips for your home and business.



In the Northeast, nature presents us with beauty at every turn: breathtaking coastlines, glorious fall colors, and majestic mountains. Unfortunately, nature can also hand us some pretty ugly weather, from Nor'easters to hurricanes. Follow our storm preparedness tips to protect your home and/or business for whatever Mother Nature brings your way.

Thunderstorms

The most common months for thunderstorms in the Northeast are June, July, and August. With high winds, lightning, and heavy rain, thunderstorms are a triple threat to your home or business. To prevent or minimize damage, take these steps before thunderstorms hit:

- Secure or store loose outdoor items, such as patio furniture and trash cans.
- Clean gutters and downspouts and repair, if necessary.
- Store important documents and mementos in watertight containers.
- Make sure your roof is in good condition; make repairs, if necessary.
- Stock a family emergency kit (here's what to include).
- Have an alternate power source, such as a generator, in case of outages.
- Park your car in a garage or covered area in case of hail. If your area gets frequent hail, consider

investing in hail-resistant roofing, as well.

For more details on preparing for Northeast thunderstorms, read our blog, 7 steps to prepare your home for a storm.

Hurricanes

Though the last hurricane to make landfall in New England was 1991's Hurricane Bob, we still feel the effects of hurricanes that pass us by. For instance, last year's Hurricane Lee brought tropical-storm-force winds, heavy rain, and dangerous beach conditions to the Northeast.

To prepare for hurricane season, which usually peaks in August and September, start with the tips for thunderstorms. Then add these preparations to your list:

- Reinforce garage doors and windows to withstand high winds.
- Trim trees and shrubs to reduce the risk of damage from falling branches.
- Invest in storm shutters or plywood to protect windows and doors.
- For businesses: Make sure everyone on staff is aware of company emergency procedures.

And while evacuation is unlikely, it's still a good idea to have a family plan for what route you would take and where you would stay, just in case.

For more details on how to prepare a business for hurricanes, read our blog, Hurricane preparedness for business: Steps you can take now and later.

Nor'easters and other winter storms

"Nor'easter" is a name for a type of storm that affects the East Coast, usually between September and April. A Nor'easter is a powerful low-pressure system that spins over the ocean, like a hurricane. However, hurricanes typically form over warm tropical waters, while Nor'easters develop from the contrast between cold air from the north interacting with warm ocean waters. Though most people associate Nor'easters with heavy snow, they can also bring torrential rain, depending on the month they occur.

Of course, the Northeast gets plenty of snow and ice, even in Nor'easter-less winters. Here's how to prepare your home or business from the impact of winter storms.

- Insulate pipes to prevent freezing and bursting.
- Stock up on rock salt or ice melt for sidewalks and driveways.
- Have an alternate power source in case of power outages.
- Trim branches that could fall on power lines or the roof due to the weight of snow and ice.
- Have the equipment you need to remove snow safely: a shovel, snow blower, roof rake, and warm winter boots and gloves.
- If your business involves outdoor work (such as construction), follow forecasts closely to make sure weather conditions are safe for crews to work.

For more tips on winterizing your home before the season begins, read our blog, Winterize your home with these 8 tips.

Flooding and water damage

Flooding can occur as a result of thunderstorms or hurricanes, or simply from snow melting in spring. Here's how to safeguard your home from flooding and water damage:

- Elevate appliances and utilities, like furnaces and electrical panels, above potential flood levels.
- Seal basement walls with waterproofing compounds.
- Install a sump pump in your basement or crawl space, test it periodically, and have a backup battery.
- Keep important documents and mementos in watertight containers.
- Keep gutters clean and in good repair, which helps prevent water damage in all seasons.

Not sure if your home or business is in a flood-prone area? Check FEMA's Flood Maps to find out.

For even more tips on protecting your home or business from severe weather, read our blog, Our top insurance claims of 2023 and tips to prevent them.

Also, don't forget to protect your business's data in a weather disaster, so you can get back up and running as quickly as possible.

And last, but certainly not least, make sure you have adequate homeowners insurance and business insurance – because no matter how hard we try, no one can ever beat Mother Nature 100 percent of the time. Especially in the Northeast.

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