

What Can You Do to Manage Your Climate Risk?

Protect Your Finances from Climate Hazards with Insurance

Regardless of what climate hazards you are at risk for, insurance is designed to help you cover the costs of repairing the damage and replacing personal belongings.

Homeowners Insurance

A homeowners insurance policy will provide you with funds to repair damaged property back to the condition it was in prior to the incident. Most policies cover four essential areas:

- Damage to your home.
- Damage to personal items in your home.
- Liability protection.
- Additional living expenses, if you are unable to live in your home due to damage.

Coverage can vary greatly depending on the company and plan you choose, and your policy may not cover damage from climate hazards. That's where disaster insurance comes in.

[Learn more about homeowners insurance.](#)

Disaster Insurance

Homeowners insurance policies may not cover damage from certain climate hazards, such as floods or windstorms. To get additional coverage, you may be able to add to your existing policy for a fee, or you can get a separate disaster insurance policy.

It is best to check with your insurance provider to see what is specifically covered by your policy, and to discuss options for any additional coverage you need.

[Learn more about disaster insurance.](#)

Renters Insurance

Renters insurance is designed to help you recover from a loss of personal property, and it generally includes coverage for fire or water damage. It may also pay for hotel stays or meals if you must relocate while your apartment is repaired.

Renters can also buy flood insurance, which covers damage or loss of personal property from a flood. Visit [FloodSmart.gov](https://www.floodsmart.gov) for referrals to insurance carriers that offer such policies.

Make sure to obtain your renters insurance through a licensed insurance agent or company.

[Learn more about renters insurance.](#)

Protect Your Home from Climate Hazards

Now that you know the climate hazards you are most likely to face, you can take steps to help reduce the risks they pose.

The following checklists will help you:

- **Upgrade** your home to better withstand climate hazards.
- **Maintain** your home to help make sure it is in the best shape to weather climate hazards when they happen.
- **Prepare** in the days leading up to extreme weather events to reduce their potential damage.



Floods

Upgrade

- Install check valves, also known as one-way valves or backflow preventers.
- Install a sump pump; consider one that is battery powered.
- Install a water alarm.
- Elevate and anchor utilities, such as electrical panels and propane tanks, and appliances.
- Grade your yard to drain water away from your home's foundation.
- Route downspouts away from your home's foundation.
- Excavate streams on your property to encourage water flow.
- Plant vegetation to strengthen the ground from erosion.

Maintain

- Maintain drains and culverts around your home, removing any blockages.
- Maintain your roof: Repair any leaks.
- Caulk and weather strip windows and doors.

Prepare

- Clear gutters and downspouts.
- Remove trash or other debris that could float into drains or culverts during a flood.
- Store inside or anchor outdoor items, such as furniture or a grill, that could float away.
- Turn off outdoor power sources.

Learn more about [preparing for flooding](#).



Create a Financial Safety Net with an Emergency Savings Fund

Beyond insurance, a personal emergency savings fund can provide financial stability for you and your family following a natural disaster or extreme weather.

Your emergency savings fund should have enough money to cover three to six months of regular expenses. It's best to keep your emergency funds separate from your regular savings account, and to avoid touching your emergency savings unless there's an extreme need.

[Learn more about emergency savings funds.](#)



Strong Winds

Upgrade

- Install roof tie-downs, hurricane straps or roof clips. Consider a FORTIFIED roof, which exceeds building codes.
- Install double doors.
- Install window storm shutters.
- Upgrade windows to impact resistant glass.
- Anchor your carport or shed to the ground.
- Secure heavy appliances, such as your HVAC equipment.
- Purchase a backup generator.

Maintain

- Maintain your roof: Repair or replace loose or missing shingles.
- Clean gutters regularly.
- Trim dead tree branches.
- Regularly test your backup generator and ensure you have fuel on hand.

Prepare

- Clear loose debris from your yard.
- Store grill, outdoor furniture and tools securely indoors.
- Turn off outdoor power sources.

Learn more about [preparing for hurricanes](#) and [preparing for tornadoes](#).



Wildfires

Upgrade

- Upgrade to fire-resistant building material.

Maintain

- Remove flammable vegetation.
- Clean gutters regularly.
- Clean the roof and areas under your deck.
- Install and test smoke detectors.

Prepare

- Remove fire hazards, such as dried leaves and branches.
- Store flammable items in the middle of rooms.
- Ensure easy access for firefighters.

Learn more about [preparing for wildfires](#).



Extreme Heat & Extreme Cold

Upgrade

- Get a [home energy audit](#) to determine the most cost-effective energy efficiency measures you can take.
- Install insulation in your walls and attic.
- Install energy-efficient windows.
- Install door sweeps and weather stripping on doors and windows.
- Plant trees to provide shade and reduce wind chill.
- Upgrade to cool roofing materials. (extreme cold)
- Upgrade to building materials that reflect heat. (extreme heat)
- Install an attic fan. (extreme heat)
- Install ceiling fans. (extreme heat)
- Install blinds or curtains to block sunlight (extreme heat) or keep the warmth inside (extreme cold).
- Install a programmable thermostat.

Maintain

- Keep air conditioning and heating systems in working order.
- Clean or replace air filters.
- Have your chimney or flue inspected annually.
- Caulk windows and doors.

Prepare

- Close blinds or curtains.
- Insulate pipes to prevent them from freezing. (extreme cold)
- Winterize outdoor spigots before the first freeze each winter. (extreme cold)

Learn more about [preparing for extreme heat](#) and [preparing for winter weather](#).