Hurricane-Proofing Your Valuables

With the hurricane season upon us and the lessons of Katrina still fresh, those of us in the Gulf States are doing more than ever to prepare for the next big one. The basics of boarding up, gassing up and stocking up are being taken seriously, but have you given much thought to your irreplaceable possessions?

The image of people evacuating with their life in a cardboard box is familiar to everyone but, with a little planning, you can survive a devastating hurricane with most of the things that really count.

First, take inventory of your possessions. In the event of damage, you'll need this inventory for insurance purposes. But beyond monetary concerns, be sure and include objects with sentimental value such as family photos, trophies and mementos.

Next, group them according to size: small, medium and large. Be practical and plan to take only small, irreplaceable items such as birth certificates, passports, family photos and stocks and bonds. Even though evacuations are likely once or twice a year, you may still need to do it several times in a season. So using your value and size grouping as a guide, you can pack your most important possessions and be prepared to leave at a moments notice.

One item that is often over-looked is the family computer. While a laptop is ideal, most people don’t realize how much they depend on the data in their desktop computer. If you can, invest in a portable hard drive. You can download everything in minutes into a unit the size of paperback book and walk away. Portable hard drives are a great way to back up your data regularly, and their costs have dropped dramatically over the last few years.

The next group of possessions is medium sized, high value and small, low value items. Depending on the size of your vehicle you may be able to bring these as well. If so, you'll want to pack cases and stage them for loading.

If you plan on leaving secondary possessions behind, think about moving them into protective storage in your home. Depending on your budget, you may want to invest in crush-proof, waterproof injection molded cases (expensive, but reliable), a “dry bag” (about half the cost of a hard case) or even a basic storage bin with the lid duct taped tightly.
Injection molded cases can withstand being knocked around by floodwaters and even submerged while keeping the contents safe and dry. Even if your home is above the flood line, hurricane wind and rain can destroy much of your home if a boarded up window blows open or your roof comes off, so when possible use an injection molded, waterproof case.

Even if the contents are safe, it doesn’t help if you can’t find the case they’re in. Locking the cases and chaining them to something sturdy, such as a pipe or banister will prevent floodwaters from making off with them. One New Orleans resident was lucky enough to recover his Pelican Case (and the laptop computer inside) floating miles from home.

Dry bags are heavy duty rubber bags with waterproof zippers, often used by whitewater enthusiasts. These do well when packed and then stored in a closet or trunk, so they won’t get knocked around. They also provide the benefit of being able to collapse for storage. On the other hand, they aren’t buoyant, don’t protect contents against crushing and are prone to punctures.

As a last resort, plastic bins can offer some protection. Look for bins with a one piece removable lid, not hinged lids. These can be nested and stored until needed, and they won’t hurt your wallet. After loading the bins, secure the lids by running duct tape all the way around the lip of the lid. Finally, shrink wrap the upper half with stretch plastic like the type used in warehouses.

Bins do provide good basic protection from the elements, but they are still thin walled and the tape won’t keep the water out if submerged.

**Here is a list of important household items:**

- Photographs
- Birth Certificates
- Stocks/Bonds
- Will/Trust
- Contracts
- Diplomas
- Passports
- Jewelry
- Heirlooms
- Camera
- Video Camera
- Computer Hard Drive
- Handguns/Rifles

**Hurricane Storage Protection**

<table>
<thead>
<tr>
<th>Item</th>
<th>Feature</th>
<th>Cost</th>
<th>Internet Search</th>
</tr>
</thead>
<tbody>
<tr>
<td>Molded Case</td>
<td>Watertight, crushproof</td>
<td>$50-$300</td>
<td>Pelican Case</td>
</tr>
<tr>
<td>Whitewater Bag</td>
<td>Waterproof</td>
<td>$30-$200</td>
<td>Dry bag</td>
</tr>
<tr>
<td>Storage Bins</td>
<td>Affordable, water resistant</td>
<td>$5-$15</td>
<td>Storage Bin</td>
</tr>
</tbody>
</table>