

Ask . . . the property damage expert



Dean Ragone cofounded allRisk Property Damage Experts in 1994 with a partner, Frank Messina. The company, with offices in Somerdale and Avalon, employs 64 people.

Ragone, 49, lives in Haddonfield.

Question: With hurricane season approaching, what steps can a homeowner take to make the property safer before a hurricane hits?

Answer: Homeowners should walk around the outside of their property and check to see if any trees are dying. If so, have them removed. Also check to see if the tree branches are leaning on any utility lines. If they are, you may want to notify the electric company. It will either trim the branches or tell you whom to call.

Check all gutters to make sure they are secure and cleaned.

Q: What about insurance?

A: Check your insurance policy to see if you have the right coverage - make sure you have flood insurance. If you evacuate, put your insurance agent's number in your cell phone. Before leaving, videotape your home room by room and take pictures. This will help when submitting documentation to your insurance company.

Q: What if a storm is imminent?

A: Close storm shutters, and board up windows and sliding doors. All patio furniture should be put in storage, along with trash receptacles. Turn the gas off in the house and propane tanks outside.

Q: What if there is a threat of flood?

A: Move all items prone to flooding to another floor; use plastic containers to store items that have sentimental value. Fill your tub with water so when you return you can boil water, assuming the water supply has been compromised. Also have a week's supply of canned food and bottled water.

Q: What if you must evacuate?

A: Realize that there is a potential for power outages even 150 miles away from the storm. I recommend the following steps be taken to prepare for the worst: Keep in mind that, wherever you evacuate, supplies will be hard to get. It is to your advantage to prepare a few days in advance by, for instance, making sure you have a full tank of gas and the cell phones are charged.

Q: What should people do during a hurricane?

A: First, listen to the radio or TV for information. Turn off utilities if instructed to do so. Otherwise, turn the refrigerator thermostat to its coldest setting and keep its doors closed. Avoid using the phone, except for serious emergencies. Moor your boat if time permits.

Keep curtains and blinds closed. Take refuge in a small interior room, closet or hallway on the lowest level. Lie on the floor under a table or another sturdy object.

Q: Are hurricane parties a good idea?

A: Gathering together in groups - families and friends - well outside of the path of the storm in organized home bases makes sense. People who evacuate an area need a place to gather, be together and share resources, and ideally that place is a home of a friend or family member in a safe location. Hurricane parties at homes in the path of a storm are risky and dangerous.

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