

## SAND `N SEA'S 2020 HOMEOWNER'S STORM POLICY

With 170 homes in our property management program, hundreds of families vacationing with us each week during storm season, and a mandatory state evacuation law, it's important to have storm plans in place. Please read this document carefully.

### SAND `N SEA'S 2020 STORM PREPARATION SERVICE

\$150 flat fee – this fee is charged **ONLY** if storm preparations are carried out. You will not be billed unless this work has been performed. Hopefully, you will not see this bill!

The service includes:

- lowering shutters;
- moving any *movable* deck furniture and unsecured objects inside the house, garage, outside shower area or storeroom;
- moving garbage cans to the garage, outside shower area or storeroom;
- raising the elevator car to the top floor;
- moving everything back to its original location once the threat/storm has passed.

Every home in the Property Management and HomeCare programs is automatically included in this plan. If you prefer to do this work yourself - or make other arrangements - you must contact us via e-mail at [info@sandnsea.com](mailto:info@sandnsea.com). If we don't hear from you by **Friday, June 12**, your house will be included in the plan, and the fee will be charged if the work is done during a storm threat.

NOTE: The decision about when to secure houses due to a storm threat is solely that of Sand `N Sea Properties.

**Due to complex planning logistics, we are not able to add a house to our service list during a storm threat if you have already opted out of the plan.**

**NOTE: SNS does not have ladders, equipment or the manpower to nail plywood over windows. If you want plywood put on your windows, keep in mind that these window coverings must be measured, cut, labeled and stored many weeks before a storm threat. If you choose this option, hire someone to do this work *now* and make sure they will be available to install the coverings in the event of a storm.**

### SAND `N SEA'S STORM TIMETABLES

During a storm threat, Galveston's mayor decides whether there will be a mandatory evacuation or not. The mayor will announce the time/date of the official mandatory evacuation, usually a couple of days before projected landfall. SNS's goal is to evacuate guests and employees and secure the office 2 days **before** the official mandatory evacuation.

#### **STORM WATCH CONDITIONS & PREPARATIONS – Storm is threatening Galveston; landfall location not yet determined**

- SNS initiates storm preparations
  - Re-checks all supplies
  - Secures and closes empty houses
  - Reviews and adjusts employee schedules
  - Informs homeowners and guests of the storm threat

#### **SNS EVACUATION – Storm is heading toward Galveston**

- Posts updates on [OwnerWeb](#) for owners and on website for guests
- Assists guests with evacuation plans, re-entry and travel insurance information
- Completes securing properties
- Calls/emails all incoming guests
- Secures and closes Housekeeping Service Center and Pirates Beach office

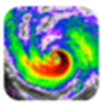
## STAYING IN TOUCH

- Email:** [info@sandnsea.com](mailto:info@sandnsea.com) – this email address will be monitored consistently
- Website:** Visit [sandnsea.com](http://sandnsea.com) homepage for public announcements
- Email blasts:** Updates will be sent to homeowners via email. We'll need your correct email addresses (including your work & personal email addresses), so if there have been any changes to either one, let us know.
- OwnerWeb:** Login to [OwnerWeb](#) for homeowner-specific announcements. You'll need your username and password. Forgot it? Misplaced it? Email us at [info@sandnsea.com](mailto:info@sandnsea.com)
- Social Media:** [Facebook.com/SandNSeaProperties](https://Facebook.com/SandNSeaProperties) [Twitter.com/SandNSeaTexas](https://Twitter.com/SandNSeaTexas)

## RESOURCES

### SMART PHONE APPS

(Search for these apps in the App Store. App images are shown below for reference)



National Hurricane Center  
NHC Storm Tracker



Hurricane Tracker  
EZ Apps, Inc.  
★★★★★ (189)



NOAA Radar USA Free - Live  
Radar, Weather Forecast &...  
International Travel Weather Cal...  
★★★★★ (180)



Intellicast - Weather Radar,  
Storm Tracking, Precision Fore...  
WSI Corporation  
★★★★★ (142)



KPRC Local 2 Hurricane Tracker  
Graham Media Group, Inc



Hurricane by American Red  
Cross  
American Red Cross  
★★★★☆ (19)



Houston TranS...  
Navigation  
★★★★☆ 44

### STORM UPDATES - TELEVISION / STREAMING

- [KHOU \(CBS\) Channel 11](#)
- [KPRC \(NBC\) Channel 12](#)
- [KTRK \(ABC\) Channel 13](#)
- [The Weather Channel](#) – local cable channel 27
- [City of Galveston Comcast Cable Municipal Channel 16](#)

### TEXAS DEPARTMENT OF TRANSPORTATION TRAFFIC INFO

- [Texas Department of Transportation Twitter Page](#) - @TxDOT
- [Statewide Highway Conditions](#) or call toll free 800.452.9292
- [Hurricane Evacuation Roadway Contraflow Brochures](#) (Routes)

### GALVESTON COUNTY & CITY OFFICE OF EMERGENCY MANAGEMENT - SOCIAL MEDIA

- [Facebook.com/galvestonoem](https://Facebook.com/galvestonoem)
- [Twitter.com/galvestonoem](https://Twitter.com/galvestonoem)

### NEWSPAPERS

- [Galveston County Daily News](#)
- [Houston Chronicle](#)

### RADIO

- [KTRH 740 AM](#)
- [Houston Public Media 88.7 FM](#)

### WEBSITES

- [County Office of Emergency Management](#)
- [City of Galveston website](#)
- [Space City Weather](#)
- [National Hurricane Center](#)
- [The Weather Channel](#)
- [Hurricane.com](#)
- [Pirates Beach Weather Station](#)
- [Hurricane Preparedness Information](#)

## The Emergency Management Center – 409.765.3710

- For information during a voluntary hurricane evacuation visit [The Emergency Management Center](#)
- For information regarding the post-storm re-entry plan (see the last page of this document)

**Register for the City of Galveston's "One Call Reaches All" Emergency Notification System.**  
It's fast and easy to register; you'll receive calls and text messages before, during and after a storm.

## KEY POINTS ABOUT COMMUNICATION WITH SNS BEFORE, DURING AND AFTER A STORM

- **Resist calling the office:** During a storm threat, our staff is very busy. We will provide updates via email, [OwnerWeb](#) and social media.
- **Use email:** Use email to communicate with the Sand `N Sea office: [info@sandnsea.com](mailto:info@sandnsea.com).
- **Include your name & property name on all emails.** We don't always know who is emailing us or the name of your property.
- **Do we have your current email address?** Make sure that we have your correct email addresses – both work *and* personal email addresses are best.
- **Keep OwnerWeb login info handy:** [OwnerWeb](#) is web-based. You can access it from any computer or tablet with internet access. Keep your OwnerWeb and email access information with you so that you can check for information from any computer or device with internet access.
- **Keeping in touch:** Even if we have no electricity, we are usually able to post information on our [website](#), [Facebook](#) and on [OwnerWeb](#). Email blasts will resume as quickly as possible.

## AFTER A STORM – WHAT SAND `N SEA IS DOING

So much depends on the severity of the storm. Will we have electricity, internet access or phone service? Are roads passable? When can we re-enter Galveston Island? How many employees are available? If we have access to the island, as soon as our office and utilities are operational (phone, internet, electricity) our post-storm work will include:

**Updates:** As technology and utilities allow, updates will be posted on the website [homepage](#), [OwnerWeb](#) and [Facebook](#); email blasts will resume as quickly as possible.

**SNS Employees:** Employees will first secure their own homes and afterwards, they will report to work.

**Inspecting Damage:** As soon as possible, staff will inspect all properties, complete damage reports and take photos. This could take days or weeks, depending on the magnitude of the storm. If you want things done more quickly, plan to come to Galveston.

**Sending Reports & Photos of Damage:** As available, and as internet access, phone service and/or electricity allows, reports and photos will be called or emailed to owners.

**Homeowners:** See for yourself! After a storm, it is imperative that you come to Galveston as soon as possible to inspect your property. When you come to Galveston, please let us know. Call or stop by the office.

**Guests:** SNS will communicate with guests about future rentals via available means: email, phone and/or the [website](#).

## AFTER A STORM - PROPERTY MANAGEMENT NOTES

**Insurance and repairs:** ***SNS cannot act as a liaison for these complex communications and negotiations.*** Homeowners are responsible for all communications, contact and negotiations with their insurance representatives, insurance inspectors, contractors and repairmen.

**SNS and Post-Storm Repairs:** After a storm, any repairs normally handled by SNS *are not* considered part of normal maintenance/repairs as per the SNS management contract. Homeowners must contract with and pay their vendors directly.

**Keep Calm & Carry On:** Everyone will be anxious to hear about their houses. It will be a stressful time for homeowners, guests and SNS staff. Please remember to be patient with staff; they are working on two fronts: securing and repairing their own homes and helping you with your vacation property. Please wait until you are contacted. Every phone call into the office keeps staff from doing their primary work: assessing properties and sending reports to homeowners. Trust that SNS is doing everything possible to get information to you as quickly as possible.

## STORM RECOVERY NOTES FOR HOMEOWNERS

**Insurance and repairs:** Homeowners are responsible for all communications, contact and negotiations with insurance representatives, insurance inspectors, contractors and repairmen. **SNS cannot act as a liaison for these complex communications and negotiations.**

- **Have a plan!** Read this information and act now. The success and speed of your recovery depends on planning.
- **Know your insurance agent and what s/he needs.** Don't wait for the emergency. We learned during Ike (2008) that good insurance agents are invaluable.
- **Update all policy information:** All your information – name, address, and all the details on your policy - must be current and correct for efficient claim resolution.
- **Maintain photographs:** Even if SNS is able to take and e-mail photos to you immediately after the storm, do not expect them to be adequate for insurance purposes; they are only for your preliminary information.
- **Take photos:** Afraid the insurance company will deny expenses you have already paid for? Possible, but this doesn't happen often. Be sure to take photos - before, during and after the repair work. Homeowners are responsible for taking and maintaining photos for insurance purposes.
- **Water damage:** The buzz with insurance companies is "toxic mold." It is important to get the water "sucked out" of your house as soon as possible.
- **Empty refrigerators immediately!** Though guests will be instructed to empty refrigerators before leaving the property, it does not always happen. Check your refrigerator as soon as possible and empty it if necessary.
- **Know who will repair your house** before the storm ever hits.
- **Delays:** Expect delays from local contractors who are repairing your house. Everyone will be trying to move to the head of the line; contractors and repairmen will be in high demand. Remember: cash/checks "talk."
- **Prices:** Since contractors' resources – labor and materials – will be stretched, getting two or three bids will be impossible; there is so much work that contractors can't – and won't – stop to negotiate. If you have somebody reputable, you will likely have to pay the price quoted.
- **Guest Refunds:** Sand `N Sea's policy is that refunds are not given for hurricanes; instead, we offer and sell travel insurance. *However,* expect letters from noninsured guests asking for refunds. For those of you who would consider giving some kind of remuneration, think about giving credit towards a future reservation in your home or a partial refund for the days evacuated. Often these are longtime guests who have stayed in your house before. Consider what you can do to keep them as a loyal client.
- **SNS's commitment:** Make no mistake: SNS will do everything we can. We will put in long hours, work seven days a week, and we'll help keep things moving and organized!

## FIND YOUR REPAIRMAN OR CONTRACTOR NOW

- **Beware!** After a storm, every flim-flam artist, con man and storm chaser comes out of the woodwork claiming to be an expert in maintenance and house restoration. Only hire known, reputable vendors; otherwise, you could lose time, money and energy when you are facing shoddy repair work and having to replace materials and workman. We saw many instances of this happening with West End homeowners after Hurricane Ike and Harvey.
- **Check with the builder of your home:** Local builders depend on buyers for referrals and they may go out of their way to keep your loyalty. Contact your builder and ask for a place on his priority list and a commitment to take care of patching and/or putting your house back together. Get the terms of the commitment in writing, including any payment needed before repairs start. Material prices can't be predicted, but you might agree that charges for materials and labor will reasonably approximate those generally charged in this area for the same work.
- **Consider your local hometown handyman or contractor:** Develop a relationship with a handyman or contractor in your area who is willing to spend time at the beach repairing your unit. He doesn't need to be a contractor and shouldn't be anyone who can't come down on short notice for a week or more. Try contacting your local Homebuilders or Remodelers Association, ask friends and neighbors for recommendations or advertise for one. Find out if there are any retired craftsmen in your area.
- **Local repairmen vs. Island repairmen:** Another advantage of sending someone from your local area is that they can focus on getting your house repaired without all the personal distractions facing locally-based folks. Consider making sure that money exchanges hands to seal the agreement and put the agreement in writing. You have to be able to count on these people to come down when the going gets tough.

- **Consider teaming up with a neighbor to share a repair crew:** A prior arrangement between you and your neighbor could make a difference of months in getting your house back on-line.
- **What you need in a handyman:** You need someone who can do basic ceiling and wall repairs, painting, minor roof repairs and general carpentry, including window/sash replacement, and deck and sliding door repairs. Carpet may be wet and need to be ripped up so that the sub floor can dry and be repaired. Because of mold, a quick response to water damage is important.
- **Compensating your handyman:** Be prepared to put him up (hopefully in your beach house) and pay for his time and expenses. Figure out ahead of time how your handyman will pay for materials.
- **Gaining your handyman's loyalty:** Consider offering your handyman and his family a free off-season week each year if he will do basic maintenance upkeep and as a way to put your handyman on retainer. Get someone reliable and put the hurricane repair contingency in writing. Good agreements make for good outcomes. Another point is that authorities will more likely allow self-sufficient workers on to the island – those with tools, generators, materials, lodging and food. They will not tax local resources which may be stretched.
- **RVs are an option:** If your house is not livable, you may want to use your RV (or a rented RV) to house your workmen.
- **Plan now!** There is no substitution for the benefits of advance planning.

## **INSURANCE PLANNING FOR STORM SEASON**

*These are general recommendations about insurance planning; be sure and check directly with your insurance agent for specifics about your home and your policies and coverage.*

### **CHECK YOUR PROPERTY INSURANCE**

- **Make sure the information on your policies is up to date.** Make sure that your name, mailing address and mortgage company information are correct. What you find on your policy is how the loss-payment check will be issued and where the check will be sent. Loans are frequently sold between mortgage companies; you may need to correct the mortgage company name, mailing address and/or your loan number with each change. Mistakes here cause delays and can be hard to resolve after the loss.
- **Check the values assigned to your property and update your insurance policies.** Review the replacement value of your home and contents with your agent every 18 to 24 months. Due to changes in building codes and increases in the costs of material and labor, the cost to rebuild in Galveston continues to increase each year. Insurance agents have software that can help you calculate the correct replacement value for your home. Now is the time to consider making changes to your insurance. Depending on the type of coverage, any opportunity to change values or deductibles will be suspended if the Gulf of Mexico is not clear of tropical weather. Depending on the company, that suspension could happen even earlier than entry of a named storm into the Gulf area. Some policies such as flood insurance may have a 30 day waiting period before those changes are effective.
- **Become familiar with how your insurance policies cover special valuables.** Agents can help you understand how special valuables will be covered. Items like jewelry, furs, fine arts, guns and antiques and other special contents may not be covered properly using a simple homeowner policy or Wind and Flood policy. Check with your agent to see how your insurance works if you have special valuable contents.
- **Take copies of your insurance policies with you or store online.** Do not count on your agent having copies of your policies, or even an office to work from. Chances are they also have damage from the storm. In addition to the policy copies, write the telephone number for each insurance company on your policy copy. Your agent can help you obtain this. After the storm, you can call the insurance company direct if your agent is unable to open or report losses. Some insurance companies prefer that the customer report the loss direct and offer websites in addition to phone reporting of claims. TWIA has now added an online claim reporting feature to their website located at <https://www.twia.org/claimscenter> as well as a 24/7/365 telephone site for loss reporting. Simply call 800.788.8247.
- **Take lots of pictures of your property and take them with you or store online.** Open drawers, cabinets, and closets when taking those photos so you do not miss recording your possessions, even when they are stowed away. You can also do this as a recorded video. **Homeowners are responsible for maintaining their own set of photographs for insurance purposes.** Don't rely on SNS's website photos. The website photographs are not adequate for insurance needs.
- **Ask your insurance company what they will want from you to document your repair and/or replacement costs.** Ask if they have suggestions or special requirements. If no suggestions are offered, take the lead on your own and conduct and record a full inventory now. Put that inventory list with your photos, purchase receipts, and important insurance papers. Include on your list the serial number, make or model if applicable for that content item. Note on your list the new cost of each item even if you do not have a receipt for it and note approximately when you made that purchase. Doing this will save time later and help you remember what you had if you experience a severe loss. As an alternative, try out available computer programs & websites that allow you to store your

photos and receipts in a safe online location as backup to your computer and paper file. Even though e-site data location may be secure, be careful to protect your identity. Make sure your receipts and data do not include your name, mailing address, street address or credit / social security number information before loading into an internet storage site.

#### **KNOW YOUR INSURANCE COVERAGE:**

- **Flood insurance** is managed through FEMA and the National Flood Insurance Program. Flood is defined by the NFIP as a “*general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from 1) overflow of inland or tidal waters 2) unusual and rapid accumulation or runoff of surface waters from any source.*” Flood policies only pay for damages caused by flood water coming from the ground up. Examples include tidal surges from storms, tsunamis, and an accumulation of rain. For residential structures, containing less than 5 units, the maximum limit of Federal Flood Insurance available is \$250,000. In addition, you can also purchase up to the maximum of \$100,000 for your household goods to protect from flood losses.
- **Windstorm and Hail insurance** only covers damages to your home made by the direct force of the wind and hail. This kind of insurance is typically provided through the Texas Windstorm Insurance Association (TWIA). Windstorm damages can be the result of (but not limited to) tornadoes, straight line winds, and hurricane winds. Normally, rain, driven by wind, is not covered under the TWIA policy UNLESS the wind first makes an opening in which that rain can then enter. If windows are broken or roof shingles are blown off, the rain soaked items are covered because an opening has been made to allow the rain to enter your home. True wind driven rain damage happens when the force of the wind drives the rain into your home even without the wind first making openings. Wind Driven Rain coverage is an additional coverage that is available to be added to most residential TWIA wind policies for a small premium charge. Ask your agent if your policy includes wind driven rain coverage!
- **Additional Living Expense coverage** is available for your primary home located ANYWHERE. This kind of insurance coverage can be added to your Homeowner and Wind policies, but not available on Federal Flood policies. It provides insurance protection to help you pay for the expenses associated with living elsewhere when your home is too damaged to occupy & is under repair.
- Since 1999, there were many building code changes for all of our Island and Coastal communities. Replacement cost is defined as replacement with like kind and quality. Ordinance & Law coverage takes it to the next level by providing additional insurance limits to repair the damaged property to meet the newer building ordinances that will be required by the community officials in your area. This is usually faced when substantial damage happens to the structure. Ordinance & law coverage is available from TWIA and from most homeowner companies for a nominal additional premium.

#### **AFTER THE STORM, SAFEGUARD YOUR PROPERTY**

- Once the storm has passed, sort the damaged from the undamaged property and safeguard it all from additional damage. Limit the repairs you make to those of a temporary and safeguard nature only. It is written in every insurance policy that you are responsible to safeguard your home and possessions from additional damages by taking those simple precautions. Be aware that your policy may not pay for additional restoration costs if you are negligent in reasonably preventing further damage after the storm has passed. Save the receipts from your temporary repairs as those costs will also be eligible as part of your claim. Remember, if you plan to make a claim, the adjuster must see your damages. No damage, no claim.

#### **RE-ENTRY: COMING TO GALVESTON TO INSPECT YOUR PROPERTY**

*(The following comes directly from the City of Galveston website)*

After an evacuation, city officials will notify property owners and residents when they may be allowed admittance as part of a phased reentry. Those seeking admittance will need to stay informed as to what geographic areas are being allowed reentry. When authorized to access the evacuated area, individuals will need to produce the following:

1. Current government issued photo identification, and
2. Any governmental document which includes an address or other means that identifies the location of their property including, but not limited to:
  - Utility bill
  - Mortgage deed
  - Property tax documents

Please note, that while a phased reentry process is still in place, authorized individuals enter the evacuation zone at their own risk as only partial restoration of emergency services, public services, and utilities have occurred.

For more information, please visit the [City of Galveston website](#). The City will update their re-entry plans as necessary.