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HOMEOWNER RESOURCE GUIDE

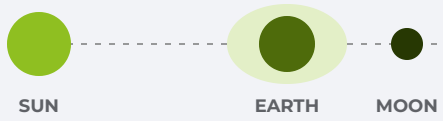
Get ready for king tides.

What king tides are, and simple ways to prepare your home, your car and your family.

WHAT ARE KING TIDES?

King tides are some of the highest high tides of the year. They happen when a full or new moon lines up with the moon's closest pass to Earth. They can flood low-lying streets, driveways and waterfront homes, even on a sunny day. Add a storm, strong winds or heavy rain, and flooding can be much worse.

WHY IT HAPPENS



When the sun, Earth and moon line up while the moon is near its closest point to Earth, their combined pull makes high tides higher than usual.

Steps to prepare

- [x] Check local tide times and plan around peak hours.
- [x] Move cars, outdoor furniture and stored items to higher ground.
- [x] Clear gutters, downspouts and nearby storm drains.
- [x] Raise valuables in garages and basements off the floor.
- [x] Take "before" photos of your home and belongings.
- [x] Plan a dry route in and out if nearby streets flood.

Safety tips & best practices

- **Avoid flooded streets.** Don't drive or walk through flood water. It may be deeper than it looks.
- **Protect your vehicle.** Salt water damages engines and electrical systems.
- **Stay off seawalls and docks** during peak tide.
- **Keep kids and pets away** from flood water, which can hide debris.
- **Sign up for local alerts,** especially if a storm is forecast.

KNOW YOUR COVERAGE

Standard homeowners policies typically don't cover flood damage, including damage from tidal flooding. Flood insurance is a separate policy, and what it covers depends on its own terms, limits and exclusions.

Not sure what you have? Contact your insurance agent. They can help you understand your current coverage and your options.

This guide is for general informational purposes only and does not change, replace or guarantee any insurance coverage. Coverage depends on the terms, conditions and exclusions of your specific policy. Safety tips are general guidance; always follow instructions from local officials and emergency services.