Weathering The Storm

Protecting your collector car against the weather and nature

HAGERTY
TOTAL PROTECTION

BE PREPARED

Sometimes maintaining your collector car properly, storing it well and driving it carefully aren't enough to keep it completely safe. Weather, from high winds and tornadoes to wildfires and earthquakes can sometimes threaten your coveted collector car. Although you can't change the weather, sometimes being prepared can keep you and your old car safe, and the Hagerty Protection Network wants to help.

BASIC GARAGE SAFETY

Although earthquakes, wildfires, hurricanes, tornadoes and floods all bring different hazards, some of the basic precautions are the same.

For starters, it's a good idea to make sure your garage is in good shape. Is the roof and siding sound, are the windows fully glazed and well caulked, and are the gutters and roof free of debris? While you're checking, be sure to trim shrubbery or branches and tree limbs that overhang the garage or could brush against the building in a high wind. Not only will your garage and home be safer, it will look better. Also make sure that any outside doors have deadbolts, which not only protect against intruders, but keep high winds or flying objects from knocking them open. As an extra precaution, make sure your house number can be easily seen from the street to ensure that emergency help can find you quickly.

If your garage is like most, in addition to your old car you probably have a lawnmower, tools, cleaning supplies and all kinds of lawn implements. All these things can cause damage if they get loose due to an earthquake or flood. But it's relatively easy to reduce the risk:

- Store rakes, shovels and other hanging tools in cabinets and secure them with hooks. If cabinets aren't feasible, secure tools to their wall hooks with small bungee cords or rubber straps.
- Cover your car when it's being stored to help protect it from flying debris.
- If you store it elevated, be sure to support it on sturdy jack stands under the suspension, which should always be under tension. Never use concrete or cinder blocks.
- For long-term storage, always disconnect the battery.
- Secure heavy objects, such as drills or toolboxes and appliances, with safety straps.
- Install safety latches (like childproof ones) in cabinet doors and drawers to prevent them from opening and spilling their contents.
- Fasten ceiling lights and other hanging equipment to supports by using safety cables.
- For framed pictures or mirrors, use long-shanked, open-eye hooks and picture wire to fasten them to walls. Make sure the hooks are anchored into the walls with studs. You can also try closed eye-hooks and securely screw them into the back of the frame.
- Install flexible gas lines and automatic gas shutoff valves (if your garage is heated).
- Keep a multipurpose, dry-chemical fire extinguisher in your garage.

Even if an earthquake never strikes, following these tips may contribute to a garage that has less clutter and an environment in which your car is generally safer.

YOUR GARAGE AS A FORTRESS

What About Wind Storms?

If a man's home is his castle, should his garage be his fortress? Making a garage into a fortress may be going a little far, but there are steps you can take to make your car more secure in the event of a heavy wind storm such as a hurricane or tornado.

Stop the wind and rain from getting inside that garage and you can protect your car. Sometimes precautions are easiest to take when you're building a new garage. However, there are many improvements you can make to your existing structure:

- The strongest garage doors are made of steel, thick wood or other solid material, which helps prevent high winds from knocking down the door.

- Another way to increase door strength is to install braces and strengthen door tracks. Make sure you consult with a professional garage door technician before making any changes, but keep in mind sometimes it may be cheaper to replace garage doors than to strengthen them.

- Entry doors to your garage should have a minimum of three hinges. The dead bolt on the security lock should be at least 1-inch long. These doors should also be fitted with head and foot bolts (at the top and bottom of the door) with at least a 1-inch bolt length into solid material.

- Make sure windows are made of weather-resistant "glass," which is made out of a polycarbonate (plastic) or a sandwich of glass and plastic. Or install impact-resistant shutters to cover the window and windowpanes.

If you are particularly concerned about the dangers of hurricanes or tornadoes, there are further steps you can take, but they often require quite a bit more effort and expense.

- Anchor the roof to the walls with rafter ties (also known as hurricane clips) and straps. These can be easily added when replacing a roof or siding, or when remodeling.

- Brace the end wall of a gable roof, as these roofs are much more susceptible to wind damage than hip or flat roofs.

- Make sure that walls are properly anchored to the foundation. A professional contractor can determine if these joints need retrofitting.

- Securely anchor sheds and other outbuildings to permanent foundations, or strap the buildings to ground anchors. There are different types of ground anchors so consult a contractor.

- Use shredded bark mulch in your landscaping instead of gravel and rocks, which can get tossed around by high winds and damage everything in sight.

FIRE SAFETY

There are a variety of things you can do to keep your property, garage and cars safe from fire damage – some are from the inside and others are actually outside the building.

- In addition to a fire extinguisher, a smoke alarm is an inexpensive precaution you can install yourself.
- Keep a ladder, rakes, bucket, garden hose and other typical yard tools ready.
- Store oily rags and other flammable materials in approved safety cans away from the walls of the building.

There's even more that you can do outside your garage and home to keep it safe from fire – particularly from the wildfires that can strike so quickly in Florida, California and other western states.

- If you live near a heavily wooded area, clear flammable debris from your yard up to 50 feet from your house. If you live on a hillside or near a pine forest, that zone should be 100 feet. This includes removing all dead plants, trees, shrubs and leaves.
- Stack firewood at least 100 feet away and uphill from your garage.
- Make sure wooden fences don't directly connect to your garage.
- Ask the power company to clear branches when they're close to power lines.
- Avoid plants that tend to dry out and are more likely to burn, such as ornamental grasses and deciduous trees and shrubs. Also be sure to keep shrubs short under trees – no more than 18 inches high. If you live in a wildfire area, check with your municipality for a list of approved plant material.

- Branches should be at least 6 feet from the ground; remove any lower hanging branches. Also remove any vines or other vegetation from your walls.

Your structures have the best chance of survival if they're built or retrofitted with nonflammable materials. Here are some nonflammable building tips:

- If building or remodeling a garage, use roofing, decking and exterior materials that are noncombustible, like stucco, stone or brick. Vinyl siding isn't recommended because it can melt.
- Box in the eaves, fascias, soffits and sub-floors with fire-resistant materials like treated wood, reducing the vent sizes.
- Apply ¼-inch noncombustible screening to all vent or eave openings.
- Use double-paned or tempered glass for all exterior windows.
- Install exterior water faucets for hoses, if your home or garage lacks them.

WATCH OUT FOR THAT WATER

For most of us, the chance of a flood is pretty rare. But when flood waters do rise, they can come very suddenly. High waters can be triggered by a violent thunderstorm, hurricane, earthquake or sudden snow thaw.

There are two types of flood-proofing. The first is dry flood-proofing, which involves preventing floodwaters from entering a building. This really only works for stronger buildings constructed of concrete block or brick veneer on a wood frame with no basement or crawl space.

Dry-proofing involves sealing the exterior structure with waterproof materials and protecting door and window openings with wooden or metal shields. Although it sounds simple, it requires a full understanding of the forces of water. Before attempting to dry flood-proof your home, be sure to consult a professional engineer.

The alternative and more easily implemented way to prepare for high water is wet flood-proofing, which allows water to flood inside the building, but minimizes damage. To do this:

- Install flood vents that create permanent openings in the foundation's walls. This allows water to flow through the structure.

- Anchor fuel tanks securely to the floor. Make sure vents and fill-line openings are above projected flood levels.

- Install the main electric panel and all electric outlets, switches, light sockets, baseboard heaters and wiring at least 12 inches above the projected flood elevation level. In areas that could get wet, to avoid chance of electrocution, have a licensed electriction connect all receptacles to a GFI circuit.

- Elevate the furnace, water heater, washer and dryer, outside air conditioner compressor or heat pump at least 12 inches on a base of masonry, concrete or pressure-treated lumber.

- To prevent sewer lines from backing up, install shutoff or check valves that close when flood waters rise in the sewer.

- Landscape with native plants and vegetation that resist soil erosion.

BE READY FOR WINTER

Snowstorms, freezing temperatures and ice storms often stop traffic, knock out power and inconvenience millions of commuters and homeowners each year.

That inconvenience can come in the way of damage to homes and garages. Many states see snow at least a few times a year, and being prepared can really make a difference. Create a Safety Zone:

- Make sure your garage is well insulated.

- Install storm windows or cover windows with plastic from the inside. This will provide an extra layer of insulation, keeping more cold air out.

- Wrap pipes in insulation to keep them from freezing.

- Know where your water valves are and how to shut them off.

- Keep your roof and gutters clear of ice to avoid roof cave-ins and ice dams. For your own safety, stay off the roof. Instead, use a snow rake or a soft broom.

Move Those Cars – Fast

If a heavy storm, flood or wild fire is heading your way, it's often a good idea for your family – as well as your collector car – to vacate the area before the disaster hits. Remember to allow yourself plenty of time, and make sure your car is ready to move at all times.

EVACUATION PLAN CHECKLIST

- ☑ Make sure all necessary phone numbers are on hand.
- ☑ How will you move your cars – drive, trailer or hire a transport company?
- ☑ If your cars are being driven, are the drivers listed on your insurance policy?
- ☑ Is the transport company insured?
- ☑ Keep the address of the safe location and directions on hand.
- ☑ Outline an alternate route in case a disaster blocks your original route.
- ☑ How long will it take to move all vehicles to your safe spot?
- ☑ Is your collector car in running condition and is the gas tank full?

IN THE EVENT OF DAMAGE TO YOUR CAR OR GARAGE

If your car or garage has sustained damaged, there are a few things you can do to limit the harm to the building and the car.

- If your collector car was damaged, immediately remove any broken glass to prevent cutting upholstery, carpet or people.
- Cover any broken windows or holes in your roof so that debris, water or burrowing animals can't get in.
- If your car is covered, it's now time to take that cover off so that the damp cover won't damage the paint finish.
- Contact your insurance agent immediately.
- Take photos of the damage and keep notes.

We hope that you never have to deal with any damage to your car from storms, fire or flood, but sometimes taking a few precautions can limit the damage – or avoid it altogether. It's not always possible to follow all suggestions, but sometimes following just a few of these steps can make the difference and avoid damage to your beloved old car.

More Information

Allstate Insurance Co., www.allstate.com/catastrophe
American Red Cross, www.redcross.org
The Federal Alliance for Safe Homes, www.flash.org
Federal Emergency Management Agency, www.fema.gov
National Information Service for Earthquake Engineering, www.nisee.org/northridge/northridge.html
UK Fire Service Resources, www.fireservice.co.uk/safety/carfires.php
Institute for Business & Home Safety, www.ibhs.org
U.S. Army Corps of Engineers, www.usace.army.mil/inet/functions/cw/cecwp/NFPC/fphow/ace8-05.htm

The Hagerty Protection Network is the premier source for safety and protection information about the collector car hobby. For more information on enhancing your collector car ownership experience, log on to **www.hagerty.com** or call **800-922-4050**.

PROTECTION NETWORK