SAXON SCOOP



Hurricane Edition

It's that time of the year again where we constantly check weather websites to monitor developing storms, stock up on canned goods and finally get that leak fixed because it's officially Hurricane Season. You may think you're prepared but have you...

- 1. Checked to see if your auto insurance policy has catastrophe coverage in the event of damage from a storm?
- **2.** Got your property evaluated for an updated cost to rebuild should a hurricane come our way?
- **3.** Documented the contents of your home to ensure they are covered by your policy?

Call an agent from Saxon today to discuss how you can get total protection in the event of a hurricane. Click here to protect the things you love.

Save \$250 Off Home Insurance

Or, contact one of agents via one of our many convenient communication channels:

- You can get a new policy from start to finish via WhatsApp. To start chatting with an agent, simply click here or message (345) 947-2966.
- Or, visit www.saxon.ky to use the Self Service Portal. Click here to get started.
- And lastly, you can email an agent at insurance@
 saxon.ky for all of your insurance needs.

Subscribe to our YouTube channel for 'Hurricane Stories' where we feature a new episode throughout hurricane season!



What do Hurricane Categories actually mean?

Hurricanes are measured on the Saffir-Simpson Hurricane Wind Scale, which runs from Category 1 up to Category 5. According to The Weather Channel, the scale was developed in the 1970s by Miami engineer Herbert Saffir and Robert Simpson, a meteorologist who was director of the National Hurricane Center.

HURRICANE SCALE	1	79-95 mph	119-153 km/h	64-82 Knots	Minimal Damage
	2	96-110 mph	154-177 km/h	83-95 Knots	Moderate Damage
	3	111-129 mph	178-208 km/h	96-112 Knots	Extensive Damage
	4	130-156 mph	209-251 km/h	113-136 Knots	Extreme Damage
HU	5	≥157 mph	≥252 km/h	≥137 Knots	Catastrophic Damage

CATEGORY HURRICANE: Very dangerous winds will produce some damage

In a Category 1 hurricane, winds range from 74 to 95 mph. Falling debris could strike people, livestock and pets. Protected glass windows will generally make it through the hurricane without major damage.

CATEGORY 2 HURRICANE: Extremely dangerous winds will cause extensive damage

Winds range between 96 and 110 mph during a Category 2 hurricane. There is a bigger risk of injury or death to people, livestock and pets from flying debris. Older homes, apartment buildings and shopping centers may see major roof and siding damage, and many trees will be uprooted.

CATEGORY 3 HURRICANE: Devastating damage will occur

In a Category 3 hurricane, winds range from 111 to 129 mph. There is a high risk of injury or death to people, livestock and pets from flying and falling debris. Nearly all older homes will be destroyed, and most new ones will experience significant damage. Even well-built and newer homes, apartments and industrial buildings will likely experience major damage, and the storm will uproot many trees that may block roads.

CATEGORY 4 HURRICANE: Catastrophic damage will occur

During a Category 4 hurricane, winds range from 130 to 156 mph. At these speeds, falling and flying debris poses a very high risk of injury or death to people, pets and livestock. Older homes may totally collapse, while newer homes will likely see severe damage to their roofs. A Category 4 Hurricane will uproot trees and fences and likely down power lines.

CATEGORY 5 HURRICANE: Catastrophic damage will occur

In a Category 5 hurricane, the highest category hurricane, winds are 157 mph or higher. People, livestock and pets can be in danger