WITH BACK-TO-BACK HURRICANES in mind, Connecticut residents try to prepare for what's next.

As the state’s coastal population faces the most active part of the 2013 hurricane season, memories of the past two years’ storms linger. Though not quite hurricanes here, Irene and Sandy combined cost Connecticut almost $600 million in damages. When Irene’s record-breaking floodwaters receded in August 2011, few expected to see another disaster of such magnitude. Yet, only 14 months later, Sandy tore up the Atlantic Coast, damaging 65,000 boats, resulting in 140,000 flood claims and damaging 3,000 homes on the Connecticut Shoreline alone. It was the second-most expensive hurricane in U.S. history.

Before the Next Big Blow

Gowrie Group staff says a bit of planning helps homeowners weather the storm

By Whitney Peterson and Emily Gumbrecht

These two storms have transformed how Connecticut residents view hurricane season, which runs June 1 to Nov. 1. No longer are hurricanes seen as hazards reserved for our Southern neighbors, seldom tracking north of the Gulf Coast or the Carolinas. After two consecutive Northern near-hurricanes, the National Flood Insurance Program is remapping flood zones, requiring many property owners to carry flood insurance for the first time, and instigating rate increases of 20-25 percent per year. Towns are imposing more stringent building codes and insurance carriers...
are broadening their definition of what is considered “coastal.” With NOAA predicting the current active hurricane period to continue for years due to stagnant wind patterns and above-average sea temperatures, Connecticut needs to be prepared for additional storms.

**BRACING FOR MORE**

The possibility of another Northeast hurricane is real, and Connecticut is a uniquely exposed geography. The Connecticut coastline is one of the most densely populated and developed in the nation, not to mention one of the most affluent. Connecticut has 618 miles of shoreline on Long Island Sound and its inlets, and more than 40 percent of the population lives in coastal communities. Prior to Sandy and Irene, Connecticut residents had not experienced a severe hurricane-like weather in decades. The resulting buildup of thousands of low-lying, high-value homes only feet from the water, many of which are not up to current building standards, poses an extraordinary risk.

With more than 40 years of experience in coastal risk management, Gowrie Group, a local insurance agency, has seen it all when it comes to hurricane damage. John Fisher, Gowrie’s president of personal insurance, insures many homes on the Connecticut Shoreline hardest hit in the last two years. While damages sustained in the past two storms were tremendous, Fisher reminds us of a critical point: Both Sandy and Irene were downgraded to tropical storms before they made landfall in our state.

“Neither Sandy nor Irene carried hurricane-force winds or extreme surge when they hit Connecticut,” he explained. “While New York and New Jersey experienced the devastating impact of a major water event from Sandy, much of Connecticut has yet to see a major wind or flood event in recent history.”

While Sandy and Irene caused severe damage, the destruction a storm like the Great New England Hurricane of 1938 could bring is unimaginable. Sandy was an immense storm at 1,320 miles wide and drove incred-
ible flooding and surge waters across multiple states at once due to its size. Fortunately for Connecticut, Sandy lacked hurricane-strength winds, tracked further south than expected and brought its 6- to 9-foot storm tide onto the coast almost at low tide.

Unlike Sandy, Irene made landfall in Connecticut close to high tide, but given the storm’s smaller size and diminished winds, it produced storm tides that were less than 6 feet in most locations, and few structures suffered wind damage. Most of Irene’s destruction came via torrential rains and inland flooding of rivers across interior New England.

In contrast, the 1938 Hurricane pounded the Connecticut coast during an astronomical high tide with winds of 120 mph and a 14-foot storm tide. The winds and surge were double that of Sandy and Irene. When considering that a doubling of wind speed results in a four-time increase in force, and that a 14-foot tide is up to the second floor of many coastal homes, we can only imagine the extreme devastation our state would experience if a Category 2 or greater storm hit our coast at high tide.

**PREPARATION COUNTS**

If more and bigger storms loom on the horizon, then residents must ensure they are equipped to handle such weather. Two crucial components to hurricane readiness are early preparation and having the right insurance protection in place.

“Homeowners need to understand how their insurance policies will respond to flood and windstorm damage and ensure that the limits adequately protect their assets,” advises Fisher. Rising water of any kind is specifically excluded from home insurance policies, and most policies also have a separate higher deductible for wind damage. While the NFIP is the first line of defense against flooding, and is often required to secure a mortgage, many homeowners are surprised to learn that their pools, seawalls, patios and basement contents are not covered by the federal flood insurance program. Given the $250,000 federal flood insurance limit, owners of high-value homes may want to consider purchasing excess coverage. In all cases, homeowners should work with an expert insurance adviser who understands coastal risk to help make these decisions.

Planning also matters. Time and time again, homeowners who prepare early for hurricanes fare better when a storm hits. Well-prepared homeowners may purchase a generator and heavy-duty extension cords, trim tree branches away from the house, take a photo or video of home inventory and keep a stocked storm kit. Creating a storm plan that details how to secure your home, where you will go and how to contact family members helps ensure that everyone is accounted for.

Boat owners must similarly think about their coverage and preparation. As the nation’s largest independent marine insurance agency, Gowrie has a unique understanding of the risks boat owners face. Carter Gowrie, the agency’s CEO and founder, says, “Not all yacht insurance policies are the same, and when facing a hurricane claim, the variances matter. Having the right agreed-value policy with hurricane haul-out coverage and an experienced marine insurance agent like Gowrie Group acting as your advocate, can make a large difference in how quickly and fairly your claim is settled.”

Having helped clients settle nearly 1,000 hurricane-related yacht insurance claims herself in the past 30 years, Nancy Sprigg, Gowrie Group’s yacht and claim manager, urges boat owners to avoid damage with early preparation. “Taking the time to remove canvas and sails is always worth it,” she advises, adding that in Sandy, choosing the right storage location was critical. “Many total losses resulted from hauled boats being swept off their davits by storm surge. When the water receded, these boats were deposited in strange locations and the salvage costs were extreme. On the other hand, boats stored on high ground or far from the coast tended to have little to no damage.”

If Irene and Sandy have shaken Connecticut awake and exposed the risks of our localities, they have not broken the spirit of our coastal lifestyle. Real estate trends show that people continue to move into coastal areas. With rocky coves dotted with lighthouses, historic colonials on Route 1 and tidal salt marshes edging our rivers, the Shoreline is our distinctively beautiful home. With the right preparations, sound construction and comprehensive insurance, we can continue to live here, and thrive, for hundreds of years to come.


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