

Hurricanes

Hurricane season begins June 1 and ends November 30. Please familiarize yourself with the following information.

If a hurricane has been forecast...

For up-to-date information regarding mandatory evacuations, consult the following local media outlets:

Television Stations

The Weather Channel (cable channel 16), Outer Banks TV (cable channel 12), Local NC TV (cable channels 7 and 9), Southeast VA TV (cable channels 3, 10 and 13), Local Public Access TV (cable channel 19).

FM Radio Stations

92.3, 93.7, 94.9, 95.3, 99.1, 102.5, 104.1 or 105.7 FM.

Websites

- Dare County Advisory Information:
<http://208.11.168.6/EmgyMgmt/Alert/index.asp>
- Currituck County: www.co.currituck.nc.us
- Hurricane tracking links:
www.weather.com
www.nhc.noaa.gov
www.wunderground.com/tropical
www.intellicast.com

If a hurricane is imminent...

Twiddy will use commercially reasonable efforts to contact each occupied home by phone and advise guests of the proper departure procedures. If a voluntary evacuation is issued by the Emergency Management Service, we strongly urge you to comply. If a mandatory evacuation is issued by the Emergency Management Service, you must comply. Once evacuations are issued, traffic will become extremely heavy as visitors and residents evacuate the island. Be sure to fill up your gas tank prior to evacuating the area; travel times will be extended due to the high volume of traffic. Local authorities will actively assist evacuation traffic. Blue "Evacuation Route" signs mark the recommended path of evacuation during a hurricane.

Upon evacuation, we ask that you please help us protect the home by performing the following preventative measures:

- Bring deck furniture inside or turn over furniture that cannot be moved.
- Remove all food from the refrigerator and take it with you. In the event of a hurricane, power will be lost; food will spoil and possibly ruin the refrigerator. Trash service will also be interrupted and food left behind in outdoor trash receptacles will not be picked up for an extended period of time.
- Secure trash containers and portable grills in the carport or under a stairwell.

- Close and lock all doors and windows.
- Pack all belongings; particularly essentials such as prescription medications.
- Return rental keys to your check-in office. If the office is closed, please place keys in the After-Hours Exchange box posted beside the front door of each office.

Important note to those who purchased Travel Insurance: In order to qualify for a refund, rental keys must be returned to the Twiddy office upon departure to serve as proof of your evacuation date. For homes with keyless entry, a call to the Twiddy office will suffice.

Once the hurricane has passed...

The beginning and ending dates of a mandatory evacuation are determined by the Emergency Management Control Group. To ensure the health and safety of your family, we strongly urge you to comply with all mandatory evacuations issued and return to the area only after you have verified that the evacuation has officially been lifted and your vacation home will be habitable upon your return. Please contact Dare County at (252) 475-5655 or www.co.dare.nc.us and Currituck County at (252) 232-2115 or www.co.currituck.nc.us for the most current re-entry information.

Once the mandatory evacuation has been lifted, available Twiddy staff will begin assessing the condition of vacation homes so that information regarding habitability may be posted on the Twiddy website. Our website will be updated as frequently as possible with applicable information. The expediency and accuracy of such communications are dependent upon the assumption that the mandatory evacuation has been lifted and our office, software and electrical systems are still intact. The availability of staff is dependent on their safety and availability in the wake of the hurricane.

Twiddy conducts itself and all business practices in accordance with the North Carolina Real Estate Commission and the North Carolina Vacation Rental Act. Article 6, Statute 42A-36 of the Vacation Rental Act addresses the circumstance of a mandatory evacuation due to a hurricane:

42A-36. Mandatory evacuations. If State or local authorities, acting pursuant to Article 36A of Chapter 14 or Article 1 of Chapter 166A of the General Statutes, order a mandatory evacuation of an area that includes the residential property subject to a vacation rental, the tenant under the vacation rental agreement, whether in possession of the property or not, shall comply with the evacuation order. Upon compliance, the tenant shall be entitled to a refund from the landlord of the prorated rent for each night that the tenant is unable to occupy the property because of the mandatory evacuation order. The tenant shall not be entitled to a refund if: (i) prior to the tenant taking possession of the property, the tenant



refused insurance offered by the landlord or real estate broker that would have compensated the tenant for losses or damages resulting from loss of use of the property due to a mandatory evacuation order; or (ii) the tenant purchased insurance offered by the landlord or real estate broker. The insurance offered shall be provided by an insurance company duly authorized by the North Carolina Department of Insurance, and the cost of the insurance shall not exceed eight percent (8%) of the total rent charged for the vacation rental to the tenant. (1999-420, s. 1; 2005-292, s. 3.)

If you are notified that the home you evacuated is deemed accessible and habitable, and the mandatory evacuation has been lifted, you are welcome to re-occupy the home for the remainder of your scheduled stay. However, be aware you will be entering an area that has just suffered a natural disaster. Although the home may be deemed habitable, it is likely to have some minor exterior damage. Amenities such as pools, hot tubs and beach walkways may require service and/or repair that we cannot guarantee will occur during your stay. Severe beach erosion is also likely to have occurred, creating drop-offs from the top of the dune to the beach. These drop-offs are unstable and extremely dangerous. Advisories against swimming in the ocean are also likely due to the possibility of debris, bacteria, gasoline, oil runoff and other contaminants. No refunds will be issued for such inconveniences occurring as a result of a hurricane.

Important Note: Guests who purchase travel insurance may have coverage if their rental home is inaccessible or uninhabitable within 30 days after a named hurricane causes damage to the property. Benefits are not payable if a hurricane is named on or before the effective date of the Insured's All Seasons Travel Plan coverage. Please note there will be no coverage for periods of time in which no mandatory evacuation was issued. Also, in order to be covered due to a mandatory evacuation, rental keys must be returned to the Twiddy office upon departure (guests departing keyless entry homes may call our office) to serve as proof of your evacuation date. You may initiate a claim by calling Travel Guard at (877) 249-5376; refer to account #71254. All refunds will be issued by Travel Guard and may take up to several weeks to process. Please direct all questions regarding these claims to Travel Guard; Twiddy & Company has no additional information regarding claims processed and issued by the insurance company.

The Travel Insurance Policy will contain reductions, limitations, exclusions and termination provisions. Full details of coverage are contained in the Policy. If there are any conflicts between the contents of this document and the Policy (form series T30337NUFIC), the Policy will govern in all cases. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY. Coverage may not be available in all states.