

Decoding Weather Forecasts:

A Guide to Tropical Storms, Floods, and Hurricanes

Whether you're a resident in a coastal region or seeking to enhance your weather literacy, it's crucial to understand the various tropical watches and warnings designed to help you make informed decisions and stay safe when facing the unpredictable forces of nature.

A **tropical storm watch** indicates the possibility of a tropical storm forming within a specified coastal area or region. Residents should closely monitor weather conditions and prepare for potential tropical storm impacts.

A **tropical storm warning** indicates that a tropical storm is expected to affect a specific coastal area or region within a given timeframe. Residents should take immediate precautions and prepare to protect life and property from the impending tropical storm.

A **hurricane watch** informs residents and emergency management teams that there is a potential threat of a hurricane forming and potentially affecting a specific coastal area or region. People in the area should closely monitor the hurricane's development and stay updated with the latest forecasts.

A **Hurricane warning** indicates that a hurricane is expected to make landfall or significantly impact a specific coastal area or region within a designated timeframe. People in the area should act quickly to ensure their safety and protect their property from the impending hurricane's destructive forces.



A **coastal flood watch** indicates the potential risk of flooding along coastal areas due to specific weather conditions, such as heavy rainfall, storm surges or tidal effects. Residents should stay vigilant and prepare for possible coastal flooding.

A **coastal flood warning** indicates coastal flooding is imminent or already occurring within a specified region. Individuals should take immediate action to protect themselves, safeguard their property from the hazardous effects of flooding and prepare for potential evacuation.

A **coastal flood advisory** indicates that people in the area should exercise caution and take appropriate measures to mitigate potential risks associated with anticipated or ongoing coastal flooding.

A **flash flood watch** indicates the potential for rapid and significant flooding in a particular area due to intense rainfall, typically within a short timeframe. People in the area should monitor weather conditions closely and prepare for sudden and dangerous flooding.

A **flash flood warning** informs residents that flash flooding is imminent or already occurring in a specific area. It calls for immediate action, such as seeking higher ground and avoiding flood-prone areas to protect individuals from the life-threatening dangers posed by rapidly rising water levels.

A **river flood watch** indicates the potential for flooding along rivers and waterways in a specific area due to prolonged heavy rainfall or other factors. It prompts residents and relevant agencies to stay informed about the situation and prepare for possible river flooding.

A **river flood warning** informs residents that flooding is imminent or already underway along rivers and waterways in a designated area. It urges individuals to take immediate action to safeguard their lives and property from the dangers associated with rising river levels and the subsequent flooding.



If you own or rent a home or business in a tropical area, your agent can help you purchase additional coverage to help provide financial protection against the potentially devastating effects of tropical storms, hurricanes and flooding.

Insurance policies differ greatly, so it's important to work with our agency to get appropriate coverage for your situation.

