



## Storm Preparedness – A Four Step Process

### Step One – Prepare For the Worst

- For personal safety, identify what storm shelter is available to you and make your evacuation plan. Choose two places to meet: one right outside your home in a sudden emergency such as a fire and one outside your neighborhood in case you can't return home.
- Make sure you have bottled water, a first aid kit, flashlights, a battery powered radio, non-perishable food items, blankets, clothing, prescription drugs, eyeglasses, personal hygiene supplies, and a small amount of cash or traveler's checks.
- Make a plan for your pets. Red Cross supported-shelters won't take pets; other shelters may. Check with your local veterinary for help with a plan.
- If you need to evacuate your home, turn off all utilities and disconnect appliances to reduce the chance of additional damage and electrical shock when utilities are restored.
- Take proactive steps to protect your property from loss. Install storm shutters or cover windows prior to a hurricane. Be sure there is no loose siding on your home and no damaged or diseased trees growing over your home.

### Step Two – Take an Inventory of Your Property

- It's always a good idea to take photos or videos of your home before a disaster strikes to properly record the condition of the home. If you use a digital camera, e-mail the photos to yourself, a friend or relative or store them on a Web site.
- Take an inventory of your personal property such as clothes, jewelry, furniture, computers, and audio/video equipment. Photos and video of your home, as well as sales receipts and the model and serial numbers of items, will make filing a claim simpler. Leave a copy of your inventory with friends or relatives, e-mail it to yourself, and/or store it in a safe location. In addition, add insurance information to your inventory information – the name of your company and agent, policy number, and contact information.

### Step Three - Review Your Insurance Coverage

- Review your insurance coverage. What does your insurance policy cover? What does it exclude?
- The standard homeowners' insurance policy does not cover flood damage. Check if your policy covers debris removal and sewer back-up.
- Find out if your policy covers additional living expenses to reimburse you for the cost of living in a temporary residence if you are unable to live in your home.
- If you have jewelry or collectibles, check the limits of coverage. You may want to buy more coverage for these items.
- What is your deductible? You will have to pay at least this much if you have a covered loss.
- Be sure you understand the difference between replacement cost and actual cash value. If your coverage is for *replacement cost value* and the cost to repair the property is greater than the cost to replace the property, the insurance company will reimburse you the dollar amount needed to replace damaged personal property or dwelling property with like kind and quality, limited by the maximum dollar amount show on the declarations page of the policy. For example, if you own a five-year old lawn mower that is destroyed by a fire, the company will reimburse you with an amount to purchase a new, similar lawn mower, less your deductible.
- If your coverage is for *actual cash value* and the cost to repair the property is greater than the actual cash value of the property, the insurance company will reimburse you the dollar amount to replace the property *less* the amount of accumulated depreciation. For example, if that same lawn mower was destroyed, and the average lawn mower lasts ten years, the company will only reimburse you for half (10 years minus 5 years) of the cost of the item, less your deductible.

### Step Four – After Disaster Strikes and Your Home is Damaged

- Call your insurance company or agent with your

- Move all of your important documents to a safe location. Take them with you when you evacuate or store them in a safe deposit box outside the area.

policy number and other relevant information as soon as possible. Be sure you cooperate fully with the insurance company. Ask what documents, forms, and data you'll need to file a claim. Keep a diary of all conversations with insurance companies, creditors, or relief agencies.

- Take photographs/video of the damage.
- Make the repairs necessary to prevent further damage to your property (cover broken windows, leaking roofs and damaged walls). Don't have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs.
- Save all receipts, including those from the temporary repairs covered by your insurance policy.
- If your home is damaged to the extent that you can't live there, ask your insurance company if you have coverage for additional living expenses.
- Be wary of contractors who demand upfront payment before work is initiated or payment in full before work is completed. If the contractor needs payment to buy supplies, go with the contractor and pay the supplier directly.
- Get more than one bid. Ask for at least three references. Check with the Better Business Bureau about the contractor. Ask for proof of necessary licenses, building permits, insurance, and bonding. Record the license plate number and driver's license number of the contractor.
- Contact your state insurance department if you have a dispute with your insurer about the amount or terms of the claim settlement. Contact creditors; if you can't cover all of your expenses, try to negotiate a payment plan.



**The National Association of Insurance Commissioners** ([www.naic.org](http://www.naic.org)) is a voluntary organization of the chief insurance regulatory officials of the 50 states, the District of Columbia and five U.S. territories. The overriding objectives of state regulators are to protect consumers and help maintain the financial stability of the insurance industry.

For more consumer information visit [InsureUonline.org](http://InsureUonline.org).