

## TAKING **STORM-PROOFING** INTO YOUR OWN HANDS

### Steps Before and After a Storm

Insurance companies encourage you to take precautions and be ready to take action following a major storm. Your safety and swift recovery are the top priorities for both you and your insurance company. Here are some tips to help you stay safe and return to regular daily life after a catastrophic event.

#### What should I do before a disaster strikes?

- Call or visit your insurance agent prior to a storm to discuss your policy.
- Keep the name, address, insurance policy and claims reporting telephone number of your insurer and agent in a safe and easily accessible place.
- Take inventory of your household items, especially valuables. Photograph and videotape items for verification and keep in a safe place such as a safety deposit box, and/or send copies of records to a trusted relative or friend who lives another state.
- Read your insurance policy and know what **YOUR** responsibilities are. Know what is and isn't covered, such as flooding, and know your general/specific policy limits and deductibles.

#### A storm has hit and my house is damaged. Now what?

- Find out the time limit on filing claims and notify your insurance agent in writing of the damage as soon as possible.
- If there are holes in your roof or your windows are broken, be sure to cover them as quickly as possible so that wind and rain do not cause further damage.
- Save receipts of what you spend and submit them to your insurance company for reimbursement.
- Don't throw away any damaged items until an adjuster visits your home.
- Photograph or videotape the damage for your records and the insurance company. Make a copy of your home inventory for your adjuster.

#### What kind of questions do I ask my insurance company?

- Does my claim exceed my deductible? Make sure you know the amount of your deductible. In many coastal areas, deductibles may range from 1 to 5 percent of your home's value.
- Will I need to obtain estimates for repairs or replacements? Before an estimate can be reimbursed, some companies may require an estimate to be approved first.
- How much insurance is enough? Check if your policy pays replacement cost or actual cash value for a covered loss. If you have increased the value of your property, be sure to increase the protection for your property.
- Does my policy provide reimbursement for additional living expenses when a property is determined to be uninhabitable due to damage? If you must evacuate the area, notify your insurance company and verify your insurance policy for coverage for temporary lodging. This provision helps pay for living expenses, restaurant food, overnight parking, and laundry services.

#### What should my insurance company be doing?

- Once you have made a claim, the company will send you the necessary claim forms. Properly fill the forms out to avoid delays.
- Your company will send out an adjuster to inspect your home. Make a list of structural damage to your home that you would like to show the adjuster.
- Once you and your insurance company agree on the terms of your settlement, state laws require that your payment is sent promptly.
- Damage to trees, shrubs and other plants during a hurricane or windstorm are not covered under a standard homeowners policy. However, insurance may pay to remove the debris from a fallen tree if it caused damage to a structure covered by insurance.

