

Insurance tips for hurricanes and tropical storms

Including toll-free numbers for hurricane-related claims

PCI

Property Casualty Insurers
Association of America

Shaping the Future of American Insurance



Hurricane Season 2008 – Protect Your Homes and Families

The damage from hurricanes and tropical storms can devastate a coastal community, but massive damage may also occur hundreds of miles from the coast due to strong winds, rain and floods. As storms ride up the Atlantic Coast or swirl in the Gulf of Mexico, huge portions of the U.S. population are in harm's way, potentially exposing many billions of dollars of property to the risk of loss.

Homeowners will want to make sure that their property is adequately insured from a catastrophic loss. Many large businesses hire professional risk managers to plan and respond to catastrophic events. However, homeowners and small business owners can take steps to protect property and assets from becoming a casualty of a storm. The Property Casualty Insurers Association of America (PCI) has developed the following information and tips that will be helpful before and after severe weather.

Insurance Checklist and Tips

PCI insurance checklist before a storm hits

Property owners should be sure to take some basic precautions to protect themselves and their belongings from an on-coming powerful storm. The first step is to call or visit with your insurance agent or company well in advance of a storm to discuss your policy.

- Review your property insurance policy, especially the “declarations” page, and check whether your policy pays replacement cost, or actual cash value for a covered loss.
- Inventory your household items, and photograph or videotape them for further documentation. Keep this information and your insurance policies in a safe place, such as a safety deposit box.
- Keep the name, address and claims-reporting telephone number of your insurer and agent in a safe and easily accessible place.

PCI recommends you talk with your insurer/agent about the following topics. As you review your policy with your insurance agent or company, discuss the following:

Your deductible

Make sure you know the amount of your deductible. It may be based on the value of your home or a fixed dollar amount. In many hurricane-prone areas insurance deductibles may range from 1 to 5 percent of your home's value. The higher the deductible the lower your premium will be.

Appropriate limits

Purchasing enough insurance is very important. Your agent or insurance company can assist you in determining what is right for you. Check whether your policy pays replacement cost, or actual cash value for a covered loss. Actual cash value takes into account depreciation and as a result the compensation you receive may be much lower than the retail price of a new item. The cost of rebuilding is generally going to be higher than the price you paid for the home. In some areas new, more stringent building codes will increase the cost of rebuilding. These factors should be considered in the decision regarding how much insurance to buy. Have you recently remodeled or added a new addition onto your property? If you have increased the value of your property, be sure to increase the protection for your property.



Flood insurance

It is a good idea for people to buy flood insurance. Flooding is not covered in your standard homeowners insurance policy. It may be purchased through many insurance agents as part of the National Flood Insurance Program, administered by the Federal Emergency Management Administration. Keep in mind that inland flooding can occur as far as 500 miles from the site of a hurricane. There is a 30-day waiting period to get flood insurance, so it is important to act before floodwaters start to rise.

Temporary Housing

Many standard homeowners and renters policies provide for reimbursement of additional living expenses when the property is determined to be uninhabitable due to damage. This provision helps in paying for increases to necessary living expenses such as temporary housing and eating restaurant food. In addition, extra expenses such as overnight parking and laundry services may also be covered. Additional living expense coverage does not pay for all living expenses. It covers only the increase over normal living expenses. This coverage typically is limited to 20 percent of the value of the home or 40 percent of the personal property limits of the condominium or rental property.

Trees and shrubs

Damage to trees, shrubs and other plants during a hurricane or windstorm is not covered under the 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.

Renter's insurance

Your landlord's insurance policy will not cover the loss of your clothes, furnishings and other items.

PCI Hurricane Season Tips

PCI recommends the following tips as precautions to take prior to a hurricane:

- Protect your property by covering all windows with plywood or shutters, moving vehicles into the garage when possible and placing grills and patio furniture indoors.
- Make sure watercraft are stored in a secure area, like a garage or covered boat dock. A typical homeowners policy will cover property damage in limited instances for small watercraft, and separate boat policies will provide broader, more extensive property and liability protection for larger, faster boat, yachts and jet skis.

There are certain things you can do to salvage property and minimize further damage after the storm:

- First and foremost, if holes have been torn in your roof or your windows are broken, be sure to cover them as quickly as possible so that wind and rain does not cause further damage.
- Keep all receipts for anything you buy for that purpose so you can submit them to your insurance company later.
- Report all damage to your insurance company or agent as soon as you can in order to settle your claim more quickly and accurately.
- Make a list of damaged items. If possible, put together a set of records, such as receipts, bills and photographs, to establish the age of everything that needs to be replaced or repaired.
- Identify the structural damage to your home and make a list of everything you would like to show the adjuster.
- Don't throw out damaged furniture or other expensive items. The adjuster will want to see them. It also is a good idea to take photographs of the damage before you start cleaning it up.

If the hurricane caused flooding in your home, there are certain things you can do to minimize the damage:

- Shovel or scrape the mud off your floors, furniture and walls before the mud dries. Then hose down the walls with clean water, starting from the ceiling.
- Major appliances, such as refrigerators and stoves, can be washed and dried completely. In most cases, they will not be damaged unless they were operating at the time the water covered them.
- Diluted chlorine bleach can be used to clean household items, appliances, walls and floors. This also will help control odors.
- Wood furniture should be dried outdoors, but not in direct sunlight. Remove drawers and other moving parts before they dry.
- A flooded basement should be pumped gradually to prevent structural damage. Pump out about a third of the water per day.
- Food utensils and equipment should be washed thoroughly and sterilized before you use them. Any food that is open and exposed to flood waters should be discarded.
- Use public water only after it has been declared safe by an authorized official.

Find your insurance company: Toll-free numbers for hurricane-related claims

As we enter into the 2008 hurricane season, PCI wants to help ensure that citizens are prepared in case of a severe storm. Property insurance policyholders who have questions about their coverage are encouraged to call their insurance agent or company directly.

Additionally, each insurance company has set up a special toll-free number to discuss their policyholders' questions in these times of need. Please keep in mind that during the time of a storm, individuals might experience a high call volume – please be patient.

For flood insurance policyholders who are unsure who to call, the National Flood Insurance Program can assist in locating important information. They can be reached toll-free at 800-427-4661.

Here is a list of claim contact numbers; please note that this is being updated on a daily basis:

A	
AAA Insurance (Auto Club Family Insurance Company) 800-222-7623 ext. 5000	American Bankers Insurance Company 877-459-6075
Acadia Insurance Company 800-444-0049, ext. 2600	American Federation Insurance Company 800-527-3907
ACE USA Clients receive individual 800 numbers or call 800 433-0385 (ACE USA/INAMAR Marine claims); 800 234-7354 (Disaster Mortgage Protection claims)	American General Property Insurance Company of Florida 800-321-2452
Acuity 800-242-7666	American Integrity Insurance Group 866-277-9871
Alfa Insurance Group 888-964-2532	American International Group, Inc. (AIG) 877-AIG-0304
All America Insurance Company 888-263-2924	American Keystone Insurance Company 877-359-9777
Allmerica 800-628-0250	American Modern Insurance Group, Inc. 800-375-2075
Allstate 800-54-STORM (800-547-8676)	American National Property & Casualty Company & Affiliates 800-333-2860
Allstate Floridian Insurance Company 800-54-STORM (800-547-8676)	American Reliable Insurance Company 800-245-1505
American Alternative Insurance Corporation 866-220-3505	American Security Insurance Company 800-326-2845
	American Skyline Insurance Company 888-298-5224

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American States Insurance Company 888-557-5010
American Strategic Insurance 866-ASI-LOSS (274-5677)
American Superior Insurance 954-577-2202
American Traditions Insurance Company 866-270-8430
Ameriprise Insurance Company (Ameriprise Auto & Home Insurance) 800-872-5246
Ameritrust Insurance Corporation 800-825-9489
AMICA Mutual Insurance Company 800-242-6422
Arch Insurance 800-817-3252
Argus Fire & Casualty 866-291-4609
Armed Forces Insurance Exchange 800-255-0187
ASI Assurance 866-ASI-LOSS (274-5677)
ASI Lloyds 866-ASI-LOSS (274-5677)
Atlantic Mutual Insurance Company 800-945-7461
Atlantic Preferred Insurance Company 800-673-4952
Auto Owners Insurance Group (Palm City) 800-783-1269
Auto Owners Insurance Group (Ft. Meyers) 800-437-2256
Avemco Insurance Company 800-874-9124
AXA Re Property and Casualty 800-216-3711

B

Bankers Insurance Company 800-765-9700
Bankers Security Insurance Company 800-765-9700
Bituminous 800-475-4477
Bristol West Insurance Group 800-BRISTOL (800-274-7865)
Burlington Insurance Group 877-434-2667

C

California Casualty 800-346-6840
Capital Preferred 800-734-4749 or 888-388-2742
Catawba Insurance 800-711-9386
Catlin US 800-216-0652
Central Mutual Insurance Company 888-263-2924
Century Surety Insurance Company 800-850-0432
CHUBB Insurance Group 800-252-4670 (800-CLAIMS-0)
Church Mutual Insurance 800-554-2642
Citizens Property Insurance Corp. 866-411-2742 (866-411-CPIC)
Cincinnati Insurance Company (call your local agent first and then 877-242-2544)

Clarendon National Insurance Company 800-216-3711
Clarendon Select Insurance Company 800-509-1592
CMI Lloyds Insurance Company 888-263-2924
CNA (First Notice Systems) 877-CNA-ASAP (877-262-2727); (non-toll-free, for those experiencing difficulties accessing the FNS number) 413-858-4137
Coast National General Agency 800-BRISTOL (800-274-7865)
Colony Insurance Company 800-577-6614 ext. 1715
Companion Property & Casualty 800-649-2948
Continental Western Insurance Company 800-444-0049, ext. 2600
Cotton States Mutual Group 800-282-6536
Countrywide Insurance Group 888-768-2096
Crusader Insurance Company 800-669-9800
CUNA Mutual 800-637-2676
Cypress 888-352-9773

D

Dairyland Insurance Company (see Sentry Insurance)
Drive Insurance from Progressive 800-925-2886

E

Edison 800-657-6618
Electric Insurance Company 800-342-5342
EMC Insurance Companies 800-910-4988
Encompass Insurance Company 800-588-7400
Erie Insurance Group 800-367-3743

F

Farm Family Casualty Insurance Company 800-948-3276
Farmers 800-435-7764
FCCI (first report of injury) 800-226-3224
Federal Mutual 888-333-4949
Federated National Insurance Company 800-420-7075
FEMA 800-427-4661
Fidelity & Casualty Insurance Company 800-725-9472
Fidelity National Insurance Company 800-220-1351
Fidelity National Property and Casualty Insurance Company 800-725-9472

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Fireman's Fund 888-347-3428 (888-FIREHAT)
First Financial Insurance Company 877-434-2667
First Floridian 800-252-4633 (800-CLAIM33) (personal);
800-238-6225 (business)
First Home Insurance Company 800-488-8141
First Premium Insurance Group (Lloyd's Mobile Home)
800-432-3072
First Protective Insurance Company 877-744-5224
First Trenton 800-468-7341
Florida Department of Insurance 800-342-2762
Florida Family Insurance Company 888-486-4663
or 888-850-4663
Florida Farm Bureau Insurance Companies 800-330-3327
Florida Select 888-700-0101
Florida Peninsula 877-994-8368
Florida Preferred Property Insurance Company 800-673-4952
FM Global 877-639-5677 (877-NEWLOSS)
Foremost Insurance Company 800-527-3907
Forest Insurance Facilities, Inc 888-892-4381

G

GE Employers Re 866-413-8978
GEICO 800-841-3000
General Star Indemnity Company 800-624-5237
General Star National Insurance Company 800-624-5237
Georgia Casualty & Surety 800-279-8279 (claim reporting);
866-458-7506 (claim dept.)
Germania Insurance 877-437-6264
GMAC Insurance (Auto Claims) 800-468-3466
Granada Insurance Company 800-392-9966
Granite Mutual Insurance Company 800-435-0397
Graphic Arts Mutual Insurance Company 800-216-1420
Great American 800-221-7274
Guardian Life Insurance Company of America 866-367-4077;
(610-807-7954)
Guide One 888-748-4326
Guilford Specialty Group 877-434-2667
Gulfstream Property and Casualty Insurance Company
866-485-3005

H

Hanover American Insurance Company 800-628-0250;
or 508-855
The Hanover Insurance Company 800-628-0250 or
508-855-2288
Harbor Insurance Company 800-216-3711
The Hartford 800-243-5860
Hartford Insurance Company of the Midwest 800-637-5410 or
800-243-5860
Hartford Steam 800-HSB-LOSS
Holyoke Mutual 800-225-2533
Home Pointe Insurance Company 800-910-1104
Horace Mann Insurance 800-999-1030
Hull & Company 800-241-4855

I

ICAT 866-789-4228
IDS Property Casualty Insurance Company (Ameriprise Auto &
Home Insurance) 800-872-5246
Imperial Fire & Casualty Insurance Company 800-960-5677
Industrial Risk Insurers 860-520-7347 (Business claims)
Infinity Insurance Companies 800-334-1661
Interstate Fire & Casualty 800-456-8458, ext. 770

J – K

Jewelers Mutual Insurance Company 800-558-6411
Kemper Auto and Home 888-252-2799

L

Liberty Mutual 800-2CLAIMS or 800-225-2467 (personal lines);
800-259-2184 (commercial property)
Lloyd's America Helpline 866-264-2533; (E-mail)
katrina@lloyds.com

M

Main Street America Group 877-425-2467
Mapfre Insurance Company of Florida 888-9-MAPFRE
Markel American Insurance Company 800-236-3113
Massachusetts Bay Insurance Company 800-628-0250;
or 508-855-2288

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Mercury Insurance Group 800-987-6000
MetLife Auto & Home 800-854-6011
Middlesex Insurance Company (see Sentry Insurance)

N

National Automotive Insurance 800-577-9471
National Casualty Company 800-423-7675
National Flood Insurance Program (NFIP) 800-621-3362
National Insurance Company 800-239-2121
National Security Underwriters 800-256-8277 (Alexandria);
800-738-8555 (South Bunkie)
Nationwide 800-421-3535
NJM Insurance Group 800-367-6564
North Pointe Casualty Insurance Company 800-910-1104
North Pointe Insurance Company 800-910-1104
North Pointe Insurance Group 800-910-1104
Northern Capital Insurance 866-270-8430
Northern Neck Insurance Company 877-968-7252
Northern Security Insurance Company 800-435-0397

O

Old Dominion Insurance Company 877-425-2467
or 800-606-7992
Olympus Insurance Company 866-281-2242
Omega Insurance Company 800-216-3711
OneBeacon 877-248-4968

P – Q

Patriot General Insurance Company (see Sentry Insurance)
Pharmacists Mutual Insurance Company 800-247-5930
Princeton Excess and Surplus Lines Insurance Company
866-220-3505
Progressive 800-PROGRESSIVE (776-4737); or 719-432-0264
Providence Mutual Fire Insurance Company 877-763-1800

QualSure Insurance Corp. 877-563-0150

R

Regency (Tower Hill) 800-216-3711
Republic Fire & Casualty (Homeowners, Dwelling Fire, Auto &
Commercial) 800-451-0286
Republic Franklin Insurance Company 800-216-1420
Republic Group (Republic Fire & Casualty, Republic
Underwriters Southern Ins Co, Southern Underwriters Ins)
800-451-0286
Republic Underwriters (Commercial) 800-451-0286
Response Insurance Companies CT BCO 888-288-6084
Response Insurance Companies WA BCO 800-477-0553
RLI Insurance Company 800-444-0406
Rockhill Insurance Company 877-305-7625
Royal & SunAlliance 800-84-ROYAL (800-847-6925)
Royal Palm Insurance Company 877-581-4863

S

Safeco 800-332-3226; or 425-376-9000
Safeway Insurance Company 800-252-3251
Savers Property & Casualty Insurance Co. 800-825-9489
Scottsdale Insurance Company 800-423-7675
Security National Insurance Company 800-BRISTOL
(800-274-7865)
Selective 866-455-9969
Sentry Insurance a Mutual Company (Transportation claims)
800-638-8763; (Life claims) 800-533-7827; (Other claims)
800-638-8763
Sentry Select Insurance Company (see Sentry Insurance)
Service Insurance Company 800-780-8423
Shelter Insurance Group 800-SHELTER (800-743-5837)
Sompo Japan – Jeff Kaufman 800-444-6870, Ext. 330
Southern Family Insurance Company 800-673-4952
Southern Fidelity 866-874-7342
Southern Insurance Company (Commercial) 800-451-0286
Southern Underwriters (Commercial) 800-451-0286
Southwest Business Corp. (Lloyd's Excess Flood)
800-527-0066 ext. 7389
St. Johns Insurance Company 877-748-2059
Star Insurance Company 800-825-9489

St. Paul Insurance Companies 800-CLAIM 33 (800-252-4633) - Auto and Home Claims; 800-STPAUL (800-787-2851) - Business Claims

St. Paul Travelers 800-CLAIM33 (800-252-4633) - Auto and Home Claims; 800-787-2851 - Business Claims; 800-356-6663 - Flood Claims; 800-772-4483 - Boat/Yacht Claims

State Farm Insurance 800-SF-CLAIM (800-732-5246)

Sunshine State Insurance Company 877-329-8795

T

TAPCO 888-437-0373

Texas Select Lloyds Insurance Company 866-887-7276

The Timbermen Fund (Louisiana Safety Association of Timbermen-SIF) 877-628-6730

Tower Hill Insurance Companies 800-216-3711 or 800-509-1592

Travelers 800-252-4633 (800-CLAIM 33) - Personal Claims; 800-238-6225 - Business Claims; 800-356-6663 - Flood Claims

Travelers Boat & Yacht 800-772-4482

U

Union Insurance Company 800-444-0049, ext. 2600

United Farm Family Insurance Company 800-948-3276

United Fire Insurance Company 800-343-9131

United Property and Casualty Company 800-861-4370

Universal Insurance Company 888-846-7647

USAA 800-531-8222

USF&G 800-787-2851; 800-631-6478 (homeowners claims); 407-660-9000 (customer service)

USLI 800-523-5545

Utica Mutual Insurance Company 800-216-1420

Utica National Insurance Group 800-216-1420

V – Z

Valley Forge Life Insurance (Subsidiary of CNA) 800-437-8854

Vanguard Fire & Casualty Company 888-343-5585

Vermont Mutual Insurance Company 800-435-0397

Voyager Indemnity Insurance Company 800-245-1505

Voyager Property & Casualty Company 800-358-0600

Williamsburg National Insurance Company 800-825-9489

XL Insurance 800-688-1840

Zenith (first report of injury) 800-440-5020

Zurich Insurance Company 800-987-3373

Information provided courtesy of the Property Casualty Insurers Association of America (PCI).

PCI is composed of more than 1,000 member companies, representing the broadest cross-section of insurers of any national trade association. PCI members write over \$194 billion in annual premium, 40.1 percent of the nation's property casualty insurance. Member companies write 51.3 percent of the U.S. automobile insurance market, 39 percent of the homeowners market, 32.1 percent of the commercial property and liability market, and 38.7 percent of the private workers compensation market.

Property Casualty Insurers Association of America

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