



Property Casualty Insurers  
Association of America  
Shaping the Future of American Insurance

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## FOR RELEASE ON RECEIPT

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# Insurers Urge Caution as Residents in Georgia and the Carolinas Prepare for Tropical Storm Hanna

CHICAGO – The Property Casualty Insurers Association of America (PCI) encourages residents in Georgia and the Carolinas to take precautionary measures as forecasters are predicting that Tropical Storm Hanna could make landfall this weekend.

Hanna is expected to accelerate and reach Category 1 strength in the coming days as it moves over Gulf Stream waters in the Atlantic Ocean, east of the Florida coastline. The storm could affect the southeastern states by late Friday or Saturday.

“As the southeastern states brace for Tropical Storm Hanna, property owners should be sure to take basic precautions to protect families and homes,” said David Sampson, president and CEO of PCI. “Residents are strongly encouraged to follow the advice of local officials, and anyone who may be ordered to evacuate should be prepared to report claims to their insurer as soon as it is safe to return to their homes and businesses and assess the damage.”

“Insurers will be ready to respond, as soon as it is safe, with catastrophe teams at the scene,” said Sampson. “PCI and other industry groups constantly work with the state and local officials and the Federal Emergency Management Agency (FEMA) on disaster planning for both individual homeowners and businesses and are prepared to offer prompt assistance.”

PCI recommends the following hurricane precautions:

- 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. Many homeowners policies provide reimbursement for 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 restaurant bills. 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. Please note, additional living expenses are not included under a flood insurance policy.
- Inventory your household items, and photograph or videotape them for further documentation. Keep this information and your insurance policies in a safe place.
- Keep the name, address and claims-reporting telephone number of your insurer and agent in a safe and easily accessible place.
- 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.

- Keep all receipts for any repairs so your insurance company can reimburse you.
- Check with your insurance adjuster for referrals to professional restoration, cleaning and salvage companies if additional assistance is needed.

In case of flooding:

- Shovel or scrape mud off walls, floors and furniture, then hose from the ceiling down before the mud dries.
- To prevent mold and odors, clean walls and floors with diluted chlorine bleach.
- Dry wood furniture outdoors away from direct sunlight.
- Use public water only after it has been declared safe by an authorized official.

PCI urges coastal residents to always remain vigilant of the weather, as the hurricane season lasts until November 30 and to utilize the “**Storm Safety: 6 Steps in 6 Weeks**” material found online at [www.pciaa.net](http://www.pciaa.net). These helpful storm safety tips provide homeowners with steps to strengthen homes and protect families. If a storm is looming, PCI’s “**Hurricane Headquarters 2008**” site located at [www.pciaa.net](http://www.pciaa.net) provides up to date weather information and a guide to help residents manage a storm.

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 \$195 billion in annual premium, 39.8 percent of the nation’s property casualty insurance. Member companies write 51.4 percent of the U.S. automobile insurance market, 38.4 percent of the homeowners market, 32 percent of the commercial property and liability market, and 37.6 percent of the private workers compensation market.

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