

# June through October IS HURRICANE SEASON!!!

## *Be Prepared!*

### Before a Storm is Announced:

- Keep your insurance policy where it can be easily retrieved.
- **Make sure your insurance coverage is current, because once a storm is identified; a change in coverage is NOT allowed until after the storm has passed.**
- Prepare an inventory list, including pictures if possible, of household valuables, furnishings etc. with specifics as to description, date purchased, cost, etc.
- Write out a Family Disaster Plan. Discuss the possible hazards with your family. Determine if you are in an evacuation area. Identify an out-of-town family contact.
- Prepare a Business Emergency Action Plan as well. Securing your company is just as important!
- Update your emergency contact information. This information is critical in notifying your loved ones should an emergency occur while you are at work.

### When a Storm Becomes a Possibility:

- Clear your yard of all loose objects.
- Assemble a Disaster Supply Kit for both your home and office. These items are often scattered around your home and simply need to be brought together into one location.
- Fill your car with gas.
- Get plenty of cash, as ATM machines may be down during and after the storm.
- Plan an evacuation route.
- If evacuated, turn off electricity, water and gas when leaving.

### After the Storm Has Passed:

- Watch for hazards in and around your home, such as downed power lines or flooding.
- Do what you can to prevent further damage.
- Photograph the damage to your home and property if possible.
- Keep any receipts you may accumulate for materials used for immediate repairs.
- Do not throw out damaged furniture or valuables; a claims adjuster may want to see them.
- Do not keep spoiled food; but do keep the labels from the spoiled food.
- Try to accumulate a list of damaged property with specifics as to a description of the item, when it was purchased, what it would cost to replace it today etc.
- Keep a copy of any lists, receipts, forms etc. that you submit to your insurance agency or company.

### So You Know:

- Make sure your insurance coverage is current, because once a storm is identified; a change in coverage is NOT allowed until after the storm has passed.
- In the event of a catastrophic storm, the insurance companies may not send out an adjuster on each and every claim; with any loss under \$1,000, repairs can be made and a report submitted later with the bill.

