

HURRICANES, FIRES AND FLOODS

BEFORE THE HURRICANE SEASON BEGINS

Protecting You and Your Family

- Remember that a hurricane watch means that a hurricane may occur within the next 24 to 36 hours. A hurricane warning means that a hurricane will probably strike your area within the next 24 hours. When a hurricane watch is issued, it may be too late to take certain precautions. Plan your escape route early in case you need to evacuate.
- Stock up on drinking water, canned goods, non-perishable foods and a can opener. If you need any medicine on a regular basis, make sure to have an adequate supply.
- Make sure your portable radio is working. This may be your only link with the outside world and will keep you advised of the storm's path. Stock up on extra batteries.
- A cell phone with a charged battery may be helpful in case of an emergency.
- Maintain a supply of flashlights, candles and kerosene lamps. Store matches in waterproof containers and have adequate lantern fuel.

Protecting Your Property

- Make an inventory of your possessions. Pictures or videotape recording may also be helpful for insurance purposes. Make sure to store the inventory and the pictures/videotapes off the premises, to help facilitate the claim filing process if your stuff is damaged.
- Review your insurance coverage to make sure it is adequate. Hurricane damage is covered under a standard homeowners policy, but it is very important to insure your home and belongings to their full replacement cost. Flooding is generally not covered under standard homeowners policies, so ask your agent about flood insurance.
- If you rent a house or apartment, talk to your agent about purchasing a renters insurance policy if you don't already have one.
- Board up windows, even better protect them with storm shutters
- Secure all outdoor objects that could be blown around by storm winds.
- Move your boat to a safer place, or at least strengthen the mooring lines.
- If you live in a mobile home, have your tie-downs checked.

AFTER THE STORM

Protecting You and Your Family

- Check people around you for injuries. Begin first aid or seek help, if necessary.
- When you go outside, watch out for downed power lines.
- Beware of fire hazards such as broken gas lines and flooded electrical circuits.

Protecting Your Property

- Make temporary repairs. Keep all receipts for work done on your property. Most insurance companies cover reasonable expenses.
- Notify your insurance agent or company representative as soon as possible. If you have vacated the premises, make sure your representative knows where to contact you.

- Take pictures of damaged property and keep notes. Use pictures and inventory lists to help your insurance agent and adjuster assess the damages.

Don't be rushed into signing repair contracts. Deal with reputable contractors. If you're unsure about a contractor's credentials, contact your claims adjuster, Better Business Bureau or Chamber of Commerce for referrals. Make sure the contractor you hire is experienced in repair work - not just new construction. Be sure of payment terms and consult your agent or adjuster before you sign any contracts

FIRES

BEFORE THE FIRE

Protecting You and Your Family

- Install smoke detectors and familiarize your family with the sound of the alarm.
- Plan an escape route from your home. If possible, every room should have two escape routes.
- Remember that smoke and heat rise. When you encounter smoke, crawl on the floor where the air is cleaner.

Protecting Your Property

- Make sure your roof is constructed with fire resistant materials.
- Mark the location of your home clearly so that firefighters can easily locate your home.
- Keep at least one fire extinguisher in your home. Preferably one in the kitchen and one in the garage.
- Landscape your yard with fire-resistant plants. Check with your local fire department or landscapers to determine which plants are safe.
- Make an inventory of your possessions and store it off the premises. If your stuff is damaged, this list will help facilitate the claim filing process.

AFTER THE FIRE

Protecting You and Your Family

- Plan a safe rendezvous point for you and your family in the event that you are separated during a fire.
- Do not return to your home until officials declare that there is no more threat of fire.

Protecting Your Property

- Notify your insurance agent or company representative as soon as possible. If you have vacated the premises, make sure your representative knows where to contact you.
- Make a detailed list of all damaged or destroyed personal property. Don't throw out damaged property until you have met with an adjuster. Use pictures and inventory lists to help your insurance agent and adjuster assess the damages.
- Keep receipts for living expenses beyond your normal ones and for temporary repair costs so you can seek insurance reimbursement.
- Don't be rushed into signing repair contracts. Deal with reputable contractors. If you're unsure about a contractor's credentials, contact your claims adjuster, Better Business Bureau or Chamber of Commerce for referrals. Make sure the contractor you hire is experienced in repair work - not just new construction. Be sure of payment terms and consult your agent or adjuster before you sign any contracts.

FLOODS

BEFORE THE FLOOD

Protecting You and Your Family

watches/warnings

- Flood watches are issued when rain is heavy enough to cause rivers to over flow.
- Flood warnings describe the severity of the situation and indicate when and where the flood will begin.
- Flash flood watches are issued when heavy rain is occurring or is expected to occur.
- Flash flood warnings are issued when flooding is occurring suddenly. In the event of flash flooding, move immediately to high ground.
- Educate you and your family about your community's flood warnings.

evacuation

- Plan an evacuation route.
- Develop a plan for you and your family to communicate if you are separated when a flood comes.

Protecting Your Property

- If you are moving into a new home, apartment or business location, make sure you have adequate insurance coverage. Your bank, local officials or insurance representative can inform you if your location is at risk for flooding.
- Flood insurance is excluded under homeowners and renters policies, but it is covered under the comprehensive section of standard automobile insurance policies and some coverage is available for floods under special commercial insurance policies.
- Flood insurance for homeowners, renters and businesses is administered through the federal government and can be purchased from an insurance agent or company under contract with the Federal Insurance Administration (FIA), part of the Federal Emergency Management Agency (FEMA). Flood insurance is only available where the local government has adopted adequate flood plain management regulations under the National Flood Insurance Program (NFIP). Most communities participate in the program.
- Flood insurance covers direct physical losses by flood and losses resulting from flood-related erosion caused by waves or currents of water exceeding anticipated cyclical levels and accompanies a sever storm, flash flood, abnormal tide surge or a similar situation which results in flooding. Flood insurance also may cover mudslides.
- Coverage for the structure and contents of the home are sold separately. Buildings are covered for replacement cost but content coverage is available on an actual cash value basis only.
- Maintain a supply of emergency materials: plywood, plastic sheeting, nails, hammer, shovels, sandbags, flashlight, batteries, battery-operated radio, first aid kit, medication, sturdy shoes, emergency food and water, cash and credit cards.
- Locate switches to turn off gas, electricity and water.
- Make an inventory of your possessions and store it off the premises. If your stuff is damaged, this list will help facilitate the claim filing process.

AFTER THE FLOOD

Protecting You and Your Family

- Do not enter your home if flood waters are over the first floor.
- Flood waters may bring poisonous snakes into your home. When walking through your home wear thick shoes and be alert.
- Do not consume food that has come in contact with flood waters.

- Beware of fire hazards such as broken gas lines, flooded electrical circuits and flammable or explosive materials coming from upstream.

Protecting Your Property

- Inspect your home for damage, especially for cracks in foundations.
- Water may have weakened walls and ceilings. Be on the look out for falling walls and plaster.
- Make temporary repairs. Keep all receipts done for work on your property. Most insurance companies cover reasonable expenses.
- Notify your insurance agent or company representative as soon as possible. If you have vacated the premises, make sure your representative knows where to contact you.
- Take pictures of damaged property and keep notes. Use pictures and inventory lists to help your insurance agent and adjuster assess the damages.
- Don't be rushed into signing repair contracts. Deal with reputable contractors. If you're unsure about a contractor's credentials, contact your claims adjuster, Better Business Bureau or Chamber of Commerce for referrals. Make sure the contractor you hire is experienced in repair work - not just new construction. Be sure of payment terms and consult your agent or adjuster before you sign any contracts.

Sample Premiums for flood insurance

These premiums are based on a Preferred Risk Policy (PRP) for a single family, one floor, no basement building with a standard \$500 deductible. Flood Zone X.

Building & Contents	
Coverage	Annual Premium ^{2,3}
\$20,000/8,000	\$119
30,000/12,000	148
50,000/20,000	196
75,000/30,000	230
100,000/40,000	257
125,000/50,000	277
150,000/60,000	296
200,000/80,000	326
250,000/100,000	348