

Insurance Tips Ahead of Spring Storms

Understanding Extreme Weather Hazards

- Tornadoes can hit anywhere, anytime. Make sure to identify a shelter and practice an annual family tornado drill.
- Flash floods are the cause of the most deaths associated with severe weather. It takes just 12 inches of rushing water to carry away a car. Don't ever drive or walk into flood waters and never underestimate the power of flowing water.
- Lightning is common, even if getting struck is rare. Stay inside during a lightning storm and take precautions such as unplugging your appliances and avoid talking on a phone.
- Hurricanes are powerful and destructive. Check that walls and the roof of your home are secure and have been built to current codes. Inexpensive mitigation improvements can make your home safer and protect it from costly damage.

Create a Home Inventory

To make the claims process easier, create a home inventory of your belongings. Include identifying information about your possessions (brand name, price, purchase date, model, serial number and receipts) and take photos.

If you don't have time to create a full list of the items in your home, consider videotaping and/or taking photographs in every room. The more details you include, the easier it will be for your insurer to evaluate your loss. When making your list, open drawers and closets, and don't forget to document what's in your garage and storage buildings.

Collect Your Insurance Information

Before a storm hits, review your insurance policies. Make sure you know what is and is not covered. If you have questions, contact your insurance agent or insurer. Store electronic copies of your insurance policies with your home inventory and keep paper files in a safety deposit box. Make sure to have your insurance cards, as well as a copy of your policy declarations page, which lists all of your coverages.

Collect the 24-hour contact information for your insurance agent and insurer and enter it as a contact on your smartphone. Make a list that includes your policy numbers, insurer and insurance agent's phone numbers, website addresses and mailing addresses.

Prepare for the Worst

To help lessen the damage caused by a storm, take stock of your home. Clear your yard of debris that could become projectiles in high winds and trim dead or overhanging branches from trees surrounding your home. If you must evacuate your home, turn off all utilities and disconnect appliances, reducing the chance of additional damage and electrical shock when utilities are restored.

After the Storm

Report your insurance claim(s) as quickly as possible to help protect your financial future. Contact your insurer and/or agent with your policy number and other relevant information. Be aware that your policy might require that you make this notification within a certain time frame.

Document damage by taking photographs/video before you begin any clean-up. After you've documented the damage, make repairs necessary to prevent further harm to your property (cover broken windows, leaking roofs and damaged walls). Don't make permanent repairs until your insurer has inspected the property and you have reached an agreement on the cost. Be prepared to provide the claims adjuster with records of any improvements you made prior to the damage. Save all receipts, including those from temporary fixes.

