

Insurance Protection Should Be Part of Hurricane Preparation

AUSTIN – With the official start of hurricane season on June 1, the Texas Department of Insurance encourages you to take some time to re-familiarize yourself with your insurance policies and to address any questions with your agent or company.

Get Prepared: Review and Update Your Insurance

To begin a review, start with your home inventory. Creating an inventory and storing it in a safe location away from home is one of the most basic – and effective – disaster preparedness steps you can take to help protect yourself and your financial future. A home inventory can save you time and headaches when filing a claim following a disaster.

You can download and print a home inventory checklist from the [TDI website](#).

It is important to review your inventory each year. Remember to note the make, model, serial number, purchase price and date of purchase of any new items and keep copies of receipts for major purchases with your inventory.

Also, make sure you know whether your policy includes coverage for replacement cost or actual cash value in case of a loss. Actual cash value (ACV) is the amount it would take to repair damage to your home or to replace its contents after allowing for depreciation. Replacement cost is the amount it would take to rebuild or replace your home and its contents with similar quality materials or goods, without deducting for depreciation.

Store copies of your insurance policies with your inventory in a safe location away from your home so that these records can be easily retrieved in the event of a loss. Before you store the insurance policies, review them to verify that they meet your needs. Make sure you know your policy limits, deductibles, exclusions and policyholder claims notification requirements, before disaster strikes.

Keep a list of contact details for your insurance agent and/or company with your policies. Include office phone numbers, mailing addresses, website addresses and all of your policy numbers for quick reference. Email this information to yourself in case you're separated from your hard copy list.

Make sure you have windstorm insurance. If your property is located in one of Texas' 14 coastal counties, or parts of southeastern Harris County, your homeowners policy may not provide windstorm coverage. You may be able to obtain insurance coverage for windstorm or hail damage from a special insurance pool called the Texas Windstorm Insurance Association (TWIA). It's important to note that you cannot buy or change TWIA coverage once a hurricane is in or near the Gulf of Mexico. If you currently have TWIA coverage, review your policy carefully and know your policy limits. Compare your TWIA and homeowners policies and determine whether you are insured to an appropriate replacement value. For more information about windstorm coverage and inspection requirements, call your insurance agent or TWIA at 512-899-4900, or visit [TWIA's website](#).

Consider flood insurance. Most homeowners and commercial property policies specifically exclude coverage for damage from flooding. To protect yourself from losses caused by rising water, you'll need a separate flood insurance policy, typically from the National Flood Insurance Program (NFIP). NFIP is administered by the Federal Emergency Management Agency. Flood insurance policies usually have a 30-day waiting period after the purchase date before coverage takes effect on currently owned

property, so don't wait until a flooding threat is imminent. To obtain flood insurance contact your insurance agent or NFIP at 888-FLOOD 29 (356-6329) or visit the [NFIP website](#). Note: for certain TWIA policyholders, flood coverage is required effective 9/1/2009; for more information about this requirement, contact your insurance agent or TWIA.

Make a safety plan. If a hurricane threatens your area, you may have to make a decision whether to stay in your home or evacuate. Whenever local authorities recommend evacuation, you should leave. The advice of authorities is based on knowledge of the strength of the storm and its potential for destruction.

- Map out safe routes inland or to safer areas. If you live in a low-lying area, know where low-water crossings might make travel to safety more difficult and plan routes that avoid these areas.
- Find out the location of any nearby community shelters in case you must seek immediate shelter.
- When a hurricane watch is issued for your area - an alert that a storm has not yet hit, but conditions are likely in the days or hours ahead - regularly check TV and radio for official weather bulletins.
- If you decide that it's safe for you to stay, understand that you may be without electricity, fresh water, and phone service for some time and prepare accordingly. Stock up on canned goods and bottled water, check supplies of medicines and first-aid equipment, and check batteries in radios and flashlights.
- Work out a way for family members to communicate in case you must leave your home or if there is a disruption in local phone service. For instance, agree on a friend or relative who lives outside your immediate area who can serve as a point of contact in an emergency.

Protect your property. When a hurricane watch is issued for your area, taking a few measures in advance may help prevent or minimize damage to your home or property.

- Protect windows, sliding glass doors, and skylights with shutters or plywood.
- Put your car in a garage or other shelter. Secure boats and trailers. Secure outdoor furniture and any other loose material outside.
- If possible, trim back any dead wood from trees. This will reduce the amount of wind stress on trees and eliminate potential damage from falling limbs.
- Move valuables away from windows and, if possible, to an upper floor.
- Bring pets indoors or make other arrangements for their safety. If you must seek shelter in a community shelter, understand that you may not be able to keep your pets with you. Contact your local humane society for information about animal shelters.
- If you are leaving your home, lock and secure the premises. Take small valuables and important documents with you.

For more information:

If you have questions about insurance, call TDI's toll-free Consumer Help Line at 800-252-3439 or visit the [TDI website](#).