

## Hurricane Helpful Hints

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They often show up with little warning, bringing high-speed winds and torrential rain. Bearing familiar names such as Hanna and Ike, these destructive forces of nature are unwelcome guests in any home.

Hurricane season is here. Are you prepared?

There are several precautionary measures you can take before the need arises:

- Check your policy — wind damage is usually covered by homeowners' policies, but flood damage is not.
- Buy flood insurance if necessary — water that accumulates in the street from rain or storm surge will be considered flood water.
- Check the policy limit — make sure you can rebuild for the amount you are insured. See if you have Actual Cash Value coverage or Replacement Cost coverage.
- Have a plan — know the steps you will take to prepare your home for a storm.
- Gather supplies — have the supplies you will need on hand at the start of the hurricane season, such as pre-cut plywood and sandbags.
- Secure your boat — if you own a boat, plan where you will take it in the event of a storm. Check your marina or dock contract to see if you are required to move the boat. Have the supplies on hand to prepare the boat for the storm, such as anchors, chains, and chafe protection.

When you receive warning of a storm, follow these guidelines before the storm arrives:

- If ordered to evacuate, do so — take your homeowners policy, auto policy and boat policy or the agent's name and phone number or the 800 number for your insurers.
- Take valuable items from your boat — take the loran, GPS, registration papers and log books. Do not try to weather a storm on board your boat.
- Collect supplies if you're staying home — make sure you have food, water, medical supplies, batteries, candles and pet supplies for three to five days. Don't stock up the refrigerator, but do turn the temperature to its lowest setting so food will last longer if you lose power. Stay indoors and avoid trees and flying debris.

Follow these instructions after the storm:

- Contact your insurer — advise your insurer of the damage. Give them a phone number where you can be reached, especially if you have relocated temporarily.
- Prepare an inventory of the damage — take photos. Keep track of money spent and keep receipts. Make temporary repairs if necessary.

- Check on your secondary home — make arrangements with a realtor or property manager to inspect it. Even if there are no visible signs of damage on the exterior there may be interior water damage.

Helpful Web sites:

- [www.disasterinformation.org](http://www.disasterinformation.org)
- [www.boatus.com](http://www.boatus.com)

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