

INSURANCE

Preparing For Extreme Weather

Unpredictable weather patterns are becoming more frequent and more intense. 2017 was a record-breaking year for severe weather events.

Check the weather to better understand what the day may bring. Unpredictable weather means storms can come on quickly, taking you by surprise.

- **Tornadoes** can hit anywhere, anytime. Tornadoes have occurred in 49 of 50 states since 2005. Identify a shelter and practice an annual family tornado drill.
- **Flash floods** are the cause of the most deaths associated with severe weather. 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 and take precautions such as unplugging your appliances and avoid talking on a corded phone.

Create a home inventory. Include brand name, price, purchase date, model, serial number and receipts, if possible. Create a database of your possessions with a free smartphone app for iPhone and Android or an easy printable home inventory checklist available at: http://www.insureuonline.org/insureu_special_disaster.htm.

Take photos or video in every room. Open drawers and closets, and don't forget what's in your basement, garage, and storage buildings. Send the inventory to your insurance agent and/or keep it on your app.

Collect Your Insurance Information before a storm hits. Review your insurance policies to know what is and is not covered. Contact your insurance agent or insurer with questions.

Store electronic copies of your insurance policies with your home inventory and keep paper files in a safety deposit box. Have a copy of your policy declarations page listing all of your coverages, as well as your insurance cards.

Enter your insurance 24-hour information as a contact on your smartphone. Make a list that includes



your policy numbers, insurer, and insurance agent's phone numbers, websites and mailing addresses. Include a company or agent emergency hotline. Store this information — and your home inventory — in a waterproof, fireproof box or safe. If you evacuate your home, take this information with you.

Note: Flood damage is generally not covered by a standard homeowners or renter's insurance policy. If you have a separate flood insurance policy, include a copy of that policy and contact details also. Flood is a covered event in most auto insurance policies.

Prepare for the Worst and lessen damage by clearing your yard of debris that could become projectiles in high winds. Trim dead or overhanging branches. Ensure that roof sheathing and end gables are properly secured. Latch doors and garage doors. Secure shutters and outdoor furniture.

Identify the nearest storm shelter and have an emergency plan for your family. Practice your evacuation plan, making sure everyone knows where emergency supplies are stored. Have a storm survival kit that includes bottled water, a first-aid kit, flashlights, a battery-operated radio,

nonperishable food items, blankets, clothing, prescription drugs, eyeglasses and personal hygiene supplies.

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.

Days following a storm or natural disaster can be confusing and stressful, but report your insurance claim(s) as quickly as possible.

Contact your insurer and/or agent with your policy number and other relevant information. Your policy might require notification within a certain time frame.

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

If your home is damaged to the extent that you cannot live there, ask your insurer/agent if you have coverage for additional living expenses.

Work with your insurer to learn what documents, forms, and data you need for your claim. Write down names, times, and dates of calls or visits, and contact details. Provide your insurer with all requested information. Incorrect or incomplete information may delay your claim. If you believe you are being treated unfairly, contact the Department of Insurance.

Protect Yourself from Fraud. Home repair fraud is common after a major weather event. Get more than one bid and request at least 3 references. Ask for proof of necessary licenses, building permits, insurance, and bonding. Record the contractor's license plate number and driver's license number. Be wary of contractors who demand up-front payment for repairs. Ask for references and verify that contractors are legitimate.



Wyoming Department of Insurance
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