

WYOMING DEPARTMENT OF INSURANCE

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*****FOR IMMEDIATE RELEASE*****

**WYOMING INSURANCE COMMISSIONER TOM HIRSIG KICKS OFF ANNUAL
SPRING/SUMMER STORM PREPARATION**

CHEYENNE, Wyo. — With springtime right around the corner and temperatures starting to rise, Wyoming Insurance Commissioner Tom Hirsig is reminding Wyoming residents that they may experience thunderstorms, flooding, wind, hail and lightning in upcoming months. Wyoming's damaging hail season is considered to be from mid-April to mid-August. The first heavy rain and hail in April serves as a reminder to consumers that hail season has begun, and that late spring and summer storms can cause localized street and stream flooding.

Wyoming policyholders should review their insurance policies yearly with their agent or company to make sure they have the coverage needed to protect their family and their belongings. All Wyoming residents should ensure they have access to a weather alert radio, check appropriate weather bulletins, and know the danger signs of approaching storms. Additional tips to protect yourself and your property from the dangers of destructive storms are:

- Buy emergency repair items such as lumber, plastic tarps, and sandbags.
- Protect large windows.
- Move valuables away from windows.
- Brace garage doors, move loose items indoors, such as patio furniture.
- 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 cars, trailers and campers to garages or next to your home or outbuilding.
- Check tie downs if you live in a mobile home.
- Prepare to be without electricity, stock up on canned goods and bottled water. Check supplies of medicines and first aid equipment. Check batteries in radios and flashlights.
- Keep emergency phone numbers handy.
- Bring pets indoors.
- Get inside a home, building or hard top automobile.
- Avoid showering or bathing, plumbing and bathroom fixtures can conduct electricity.
- Unplug appliances and other electrical items such as computers. Power surges from lightning can cause serious damages.

Homeowner's and commercial property policies do not cover damage from floods. The National Flood Insurance Program (NFIP) is the source for flood insurance. There is a 30-day waiting period from the date of purchase to when the policy goes into effect, so the time to check into those policies is well before flood damage occurs. To find out if you live in a flood-prone area, and to look into flood insurance, go to www.floodsmart.gov. In the event that Wyoming residents experience the damaging effects of summer storms, here are some tips to consider after the storm:

- Assess the damage. Check trees, shrubs and plants around your home. If they are stripped of their foliage, there is a possibility that your roof is damaged.
- Check your car for dents and broken or cracked glass.
- Protect your property from further damage. Cover any broken windows and holes in your roof so that no water can enter and damage your home's interior.
- Cover broken glass in your car to prevent damage to the interior from rain.
- File your claim. Call your agent or company as soon as you notice damage. Practically all homeowner's policies cover hail damage. Your car will be covered if you have comprehensive coverage.

- Save your receipts for items you may have used to protect your property. Maintain any damaged personal property for the adjuster to inspect. Take photographs or video when possible of the damage before making temporary repairs.
- Select a repair company. After an insurance adjuster has surveyed the hail damage to your property, select a reputable roofing company or auto body shop to make repairs.
- Allow only the insurance adjuster and roofer you have selected to get on your roof. Each time someone walks on it, more damage can occur.
- Be wary of out of town roofers or auto repair companies who move into an area and set up shop following a storm. While some of these firms are reputable, a few have collected from property owners and moved onto the next storm without paying suppliers or leaving work unfinished.
- Don't make a final payment to the roofing company or auto repair facility until you have inspected the work and are satisfied.

For more information about issues dealing with your insurance, please contact the Wyoming Department of Insurance at 307-777-7401 or toll free in Wyoming at 1-800-438-5768 and online at <http://insurance.state.wy.us>. Additional information can also be found at <http://www.insureuonline.org>.