



## Disaster Preparedness

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# What to do?

### Before the Storm

- **Make sure you're covered** – Insurance companies do not accept new applications or requests for increased coverage once a hurricane nears Florida.
- **Know what your policy covers** – Flood and wind damage are often covered in separate policies. Decide if you need this protection and contact your agent for more information.
- **Make sure your coverage is adequate** – You may have made recent home improvements or purchases. Consider increasing your coverage if your policy doesn't cover the current value of your home and contents.
- **Keep policy documents safe** – In addition to information on your agent, you should write down the name of your insurance company, policy number, and a telephone number to report a claim.
- **Fortify your home** - Inspect your roof, making sure you have roof anchors installed on your home. Replace your windows and doors that don't pass the impact test, or cover them with shutters. A fortified home with the right doors, windows and shutters will save you money on your insurance premiums (link to discounts).
- **Secure your property** and clear your yard of any debris, lawn furniture, tools or other objects that could turn into dangerous projectiles in high winds.

### After the Storm

- **Immediately report property damage** to your insurance agent and company. If you must make emergency repairs, **document** them.
- **Maintain copies** of your household inventory and other documentation. This will assist the adjuster in assessing the value of the destroyed property.
- **Take precautions if the damage requires you to leave your home.** Let your agent or company know your temporary forwarding address and home number.
- **Beware of fly-by-night repair businesses.** Hire licensed and reputable service people.
- **Know what kind of licensed adjuster you will deal with** (i.e. company adjuster, independent adjuster or public adjuster). Ask for identification, and if a question arises, call the Department of Insurance hotline for assistance.
- **If you encounter any instances of price gouging,** call the Florida Department of Agriculture's Division of Consumer Services at 1-800-357-4273.

### Financial Safety

When you hear warnings that a storm is near, you should also take precautions to protect your financial interests. These tips can help you secure your financial safety.

- Remember to withdraw money before a pending natural disaster. Carrying or keeping large amounts of cash in your home, however, might put you at risk of being robbed. Also, you could lose interest payments if you take too much out of an interest-bearing account.
- Normally, financial institutions will be closed at least two days after a direct hit, and ATMs could be out of commission even longer.
- During all cash withdrawals, be aware of your surroundings and any suspicious persons.
- Get receipts for cash purchases before and after a storm.
- Have a credit card on hand with at least \$1,000 available.
- Use credit cards to finance minimal repairs when necessary. Document all these transactions.
- If you pay bills by phone or online, pay them before a hurricane hits, even if they are not yet due. Otherwise, a hurricane could interrupt phone service causing you to miss payments and get late charges.
- If you pay by mail, send payments at least two days before a hurricane, because the post office will not pick up mail within 24 hours of a strike.
- Keep copies of all payments mailed within 3 days of a hurricane making landfall.
- After a storm, contact those you've sent payments to and confirm they have received them.
- Store important financial papers in a safe and accessible place.
- Before you use any "fast-cash" lender, be sure you understand what the fees will cost for the service.
- Beware of anyone offering to help after a storm, who wants cash only.