



BE READY FOR STORM SEASON WITH THE RIGHT INSURANCE

Ask yourself these questions

Do you have the right insurance?

Do you know what your policy covers?

Is the amount of coverage adequate?

Does it cover new additions or recent remodeling?

Check all limits, including coverage for contents.

Keep your agent's name and number available and easy to find.

Annually discuss coverage options with him or her.

Know your policy coverage exclusions

Not all policies cover the following:

1. Water damage, including flood and surface damage, whether driven by wind or not;
2. backup of sewer or drains;
3. landslides and
4. Sump pump failure.

These are the most common exclusions. Riders for these situations may be available to add to your existing policy.

Also, check your auto policy.

Comprehensive coverage (other than collision) usually pays if damage is caused by wind, hail and/or flood.

Keep a copy of the inventory, sales receipts and video or photographs of your personal property in a secure place outside of your home or business.

Consider business interruption coverage.

Recovering after a storm

If you suffer loss or damage because of windstorm or hail, follow these tips:

1. Contact your agent and/or insurance company immediately.
2. Keep a record of conversations with your agent or company. Write down the date and time, the person's name and a summary of the call.
3. Make a list of all damaged property, and take photographs/video of it.
4. Get instructions from your company's adjuster before calling anyone to repair or replace damaged property. Your insurer's visual inspection of your loss may be required before claims are paid.
5. Keep a list of all damaged property with the date, price and place of purchase for the adjuster.
6. Make a copy of the list and all insurance forms you fill out for your own records.

Settling your claim

If a disaster occurs, adjusters will handle the largest losses first, but they should work to handle all claims as quickly as possible. Remember the following:

1. Be present when your adjuster inspects your property.
2. Insurance companies will have their own company or hired adjusters who should have appropriate employee identification.
3. Be leery of any public adjuster who would charge you a percentage of your claim amount.
4. Public adjusters in some states are not permitted to adjust personal homeowner losses.
5. Beware of questionable or unfamiliar contractors in obtaining repair estimates. If possible, get more than one written estimate, and hire only local, reputable contractors to make the repairs once you get a written settlement from your insurance company.
6. If you experience problems with your adjustment, you may file a written complaint with your state insurance commissioner for assistance.

Ask for help

For more assistance call the state Consumer Assistance Hotline; all states have one.

Create an inventory of personal property using the [MyHomeScr.APP.book](#) smartphone app from the National Association of Insurance Commissioners.

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