

Hillcrest Insurance Company

HURRICANE -WHAT-TO-DO CHECKLISTS

It is quite possible that we will receive calls about what to do before or following a catastrophe. These checklists will help.

Pre-Planning Checklist — Things our clients should be advised to do before the threat of a catastrophe:

- Alert police and fire departments to special conditions, such as an invalid who might require emergency evacuation.
- Prepare an inventory list of personal valuables, household furnishings and equipment so losses can be authoritatively itemized.
- Keep your insurance coverage current with rising building replacement costs. Make sure you have enough coverage for the furnishings and other items you've purchased since you first bought insurance. And buy flood insurance, if you're eligible and vulnerable.
- Review your insurance policy. Are you sure everything important is covered or did your memory play tricks? Keep it in a safe place where it can be retrieved easily after a disaster. Keep a quick-reference list containing your agent's telephone number, all your policy numbers and the respective insurance company names.
- Know how to shut off your gas, electricity and water and how to board up vulnerable places around the house, such as doors and windows.
- Plan a family evacuation and relocation strategy.

Within days before a pending storm (Hurricane Watch posted or before)

- Keep a supply of nonperishable foods and an emergency water supply; have essential drugs and first-aid kit available in your medicine chest. Keep these supplies fresh.
- Keep fresh batteries available for transistor radios and flashlights, and an extra supply of fuel for portable grills and stoves.
- Have available the hammer, nails, tapes and boards needed for protecting your residence from a storm or making necessary emergency repairs afterwards.

As the storm approaches:

- Do whatever you haven't done from Checklist No. 1. (Especially make sure the flashlight batteries are still fresh.)
- Remind authorities about special conditions for your home.
- Get your car filled with gas. Supplies may be unavailable later, or rationed.
- Board up storefronts, doors, windows and other vulnerable places which can be damaged.
- Pack durable clothing.

The following is one of the most important loss prevention steps anyone can take.

- Secure or bring inside all tools, lawn furniture, etc. that can: (a) become projectiles in a windstorm; and/or (b) be destroyed by the storm).

After the Catastrophe

- Get in contact with your agent as quickly as possible. Let him know about your losses. If you are relocated temporarily, let your agent know your temporary address.
- Make only those repairs necessary to prevent further damage to your home or business. This must include covering breaks in a roof, wall or windows with plywood, canvas or other waterproof material. Do not have permanent repairs made without first consulting your agent. Unauthorized repairs may not be reimbursed.
- Wait for an insurance adjuster to arrive to appraise your damage. Following a catastrophe, insurance companies schedule adjusters so that the most serious losses get priority treatment. Those policyholders are the most upset and most in need.
- Keep all receipts for expenditures you've made to repair damage or to estimate the extent of your damage.
- Prepare a detailed inventory of all damaged or destroyed personal property for the adjuster. Be sure to keep a copy. Your list should be as complete as you can make it and should include: a description of the item (and number, if more than one); date of purchase or approximate age; cost at time of purchase; and estimated replacement cost today. Or, as much of that data as is available.
- Collect cancelled checks, invoices, or other papers that will assist the adjuster in obtaining the value of the destroyed property.

After the Catastrophe – cont'

- ❑ If you feel it is necessary, secure a detailed estimate for permanent repairs from a reliable contractor and give it to the adjuster when he arrives. The estimate should contain: detailed specifications of the proposed repairs, and detailed repair cost prices and replacement prices.
- ❑ Take photos of the damaged areas. These will help you with the presentation of your claim and will assist the adjuster in his investigation of your claim.
- ❑ Even if home or business furnishings and effects look like “total losses,” do not get rid of them until after they have been examined by an adjuster.
- ❑ If your car has been damaged or submerged in a flood, move it to high ground and let it dry out. Do not attempt to start or operate it until it is thoroughly dried.
- ❑ Wooden furniture should be cleaned as quickly as possible. Avoid rubbing in abrasives such as ash, plaster, or wallboard particles, which have fallen on furniture surfaces.
- ❑ Your dry cleaning establishment can help you evaluate the cleaning or restoration costs for clothing, furs and draperies.
- ❑ Metal objects, including guns, drapery rods, and the electric motors in home appliances, should be dried and rubbed or sprayed with oil to prevent corrosion. Radio, televisions and other electronic systems should also be dried out, but not oiled.
- ❑ Bedding and upholstered furniture must be dried immediately if saturated with water. Vacuuming will remove some of the odor and grit left by smoke damage, but these items should be separated from other possessions since they may affect nearby items.
- ❑ Antiques, paintings, art objects, silver and brass must be given special care. Dry them with soft cloths, but do not apply oil or rub them. This treatment will mar or otherwise damage hard finishes or surfaces.

What to do about flood damage:

- Notify your independent insurance agent. He will assign the loss immediately to a qualified adjuster, who will call on you as soon as possible to inspect the damage. Following a major storm or other catastrophe, even with many additional adjusters on site and others enroute, it will take time to process an extraordinary number of claims. If your home has been destroyed, or yours is a serious case, tell your independent agent that you need priority help.
- Before you enter a flooded building, make sure it is not in danger of collapse. Let your house air to remove foul odors or escaped gas.
- Be alert for holes in the floor, loose boards, hanging or loose plaster, snakes and other hazards.
- Don't smoke or use an open flame until you are sure it is safe to do so.
- Turn off gas at meter tank. Do not turn on the electrical system; it may have become short-circuited.
- If it is not off, the main electrical circuit should be turned off. Be extremely careful to stand on a dry surface and avoid touching the metal handle of the switch box. Use a piece of heavy rubber, plastic or a piece of dry wood to open the metal door and throw the switch off. If you have gas service, be alert for fumes. Call your local utility if you detect any fumes.
- Pump or bail water out of the house and shovel out the mud while it is moist. Give walls and floors an opportunity to dry.
- Before the house is fully aired out, scrub all woodwork and floors with a stiff brush. Always start washing a wall from the bottom up. Starting at the top may cause streaking.
- Take all wooden furniture outdoors and remove all drawers and as many moving parts as possible. Clean off all mud and dirt. Do not leave them in the sun as they will warp.
- Upholstered furniture, especially any which has been submerged or badly damaged should be cleaned, dried and examined by an experienced upholsterer.
- Clean metal objects as soon as possible. This is especially true of iron, which should be cleaned with a cloth saturated with kerosene.
- Wall-to-wall carpets should be raised to allow air to circulate. Draperies, upholstery and clothing should be laundered.
- Do whatever you can to avoid further damage and to make temporary repairs. Keep records of expenses incurred in preventing further damage.