HURRICANE PREPARATION

Your home is a valuable asset. The cost associated with property damage and the disruption to your life in the aftermath of a storm can be significant.

During this hurricane season, LCPIC would like to offer the following suggestions to ensure the safety of you and your family while protecting your property.

PREPARING AHEAD OF THE STORM

- Review your insurance policy to determine if you have adequate coverage. Home Insurance Policies do not cover damage caused by flood. A separate Flood Policy is needed to protect your property from flooding. To obtain more information contact your insurance agent.
- Prepare an inventory of your personal property and document with photos or videotape. Keep one copy at home and another at a location away from your home that will not be damaged in a storm.
- Plan an evacuation route and destination if it is necessary to leave your home.
- Teach your children what to do in the event of an emergency.
- Make a plan for what to do with your pets in the event you must evacuate your home.
- Maintain a supply of water and non-perishable food, juice, etc.
- Have a portable radio, flashlight, cell phone and fresh batteries.
- Have an out-of-state friend/relative as a ‘family contact’.

WHEN A HURRICANE WATCH IS ISSUED (Threat of a hurricane within 24-36 hours)

- Fill all vehicles with gasoline.
- Check to determine that you have an adequate supply of medicine/prescription drugs.
- Procure cash, as Banks/ATMs may not be available for extended periods.
- Turn refrigerators/freezers to coldest setting.
- Bring outside furniture, toys, etc into the house or garage.
- Cut tree branches that could damage windows or walls.
- Assemble a first aid kit.
- Assemble important documents (medical records, insurance policies, checkbook, etc) in a waterproof container or watertight re-sealable bag.
- Review evacuation route and destination.

WHEN A HURRICANE WARNING IS ISSUED (Hurricane conditions within 24 hours)

- Board or shutter windows.
- Tape exposed glass, close drapes and move furniture away from exposed doors and windows.
If you remain at home:

- Stay indoors in an insider room, preferably, without windows.
- Stay tuned to the radio or television to obtain information from official sources.
- If flooding is possible, shut off all utilities at the main switch and move valuables to a higher floor.

If you must relocate:

- Shut off all utilities at the main switch, if not previously done.
- Disconnect appliances.
- Make reservations at your destination, if necessary.
- Keep receipts of all relocation expenses for insurance purposes.
- Notify your family contact person of your destination and how to reach you.
- Take supplies such as a first-aid kit, water, snacks and prescription medicine.
- Keep important papers with you.
- With a cell phone, take a picture of your Policy Declarations page with your policy number and contact information.
- Take family pet and pet supplies.
- Take copies of your agent's name and no., insurance policy and inventory list.

IF YOU ARE REQUIRED TO EVACUATE DUE TO A MANDATORY EVACUATION ORDER – The following conditions must be met for Additional Living Expense reimbursement under the following policies: HO2, HO3, HO4, HO6, HO8, and owner occupied Dwelling 2 & 3.

- You are subject to a Mandatory Evacuation Order from the insured location; and
- There is damage in your area caused by a peril covered in your policy; and
- You actually evacuated; and
- You incurred expenses associated with that evacuation between the date of damage and when Civil Authority allowed you to return home.

All four conditions must be met for reimbursement consideration under the applicable policy. Reimbursement will be based on the actual expenses, subject to the terms of the policy.

AFTER A HURRICANE

- Call your agent or LCPIC at 1-888-568-6455 to report your loss as soon as practical.
- Beware of outdoor hazards such as dangling power lines and broken tree limbs and report them immediately to proper authority.
- Boil municipal water until you have been told it is safe to drink.
- Throw out food that may be contaminated due to power outage or flooding.
- Make temporary repairs, if possible, retain receipts for reimbursement consideration.
- If flooded, extract water to mitgiate your damage.
- Turn on utilities only after it is determined it is safe to do so.