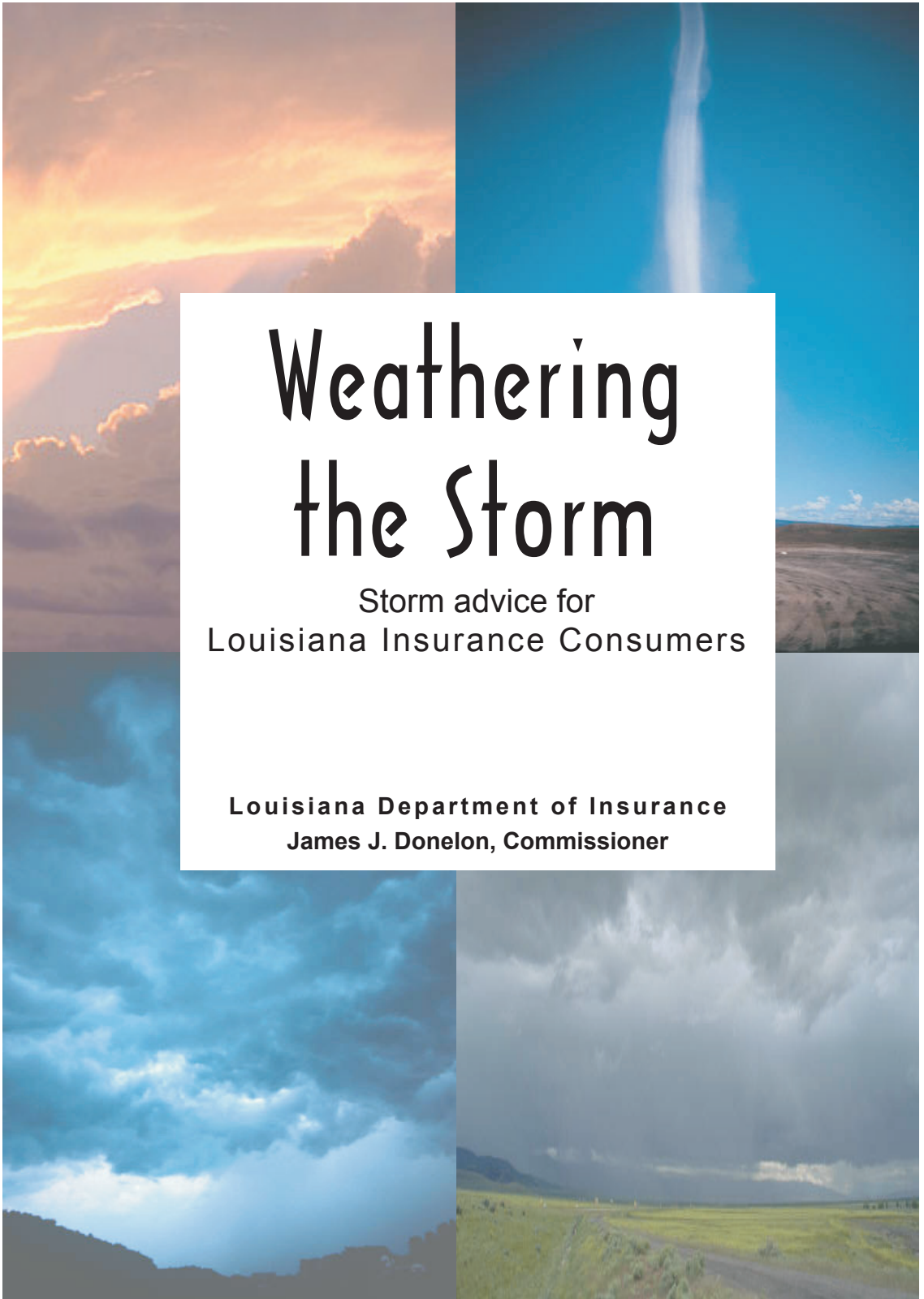

Weathering the Storm

Storm advice for Louisiana Insurance Consumers

Louisiana Department of Insurance
James J. Donelon, Commissioner

Louisiana Department of Insurance 2016

This public document was produced by the Louisiana Department of Insurance and is available online.

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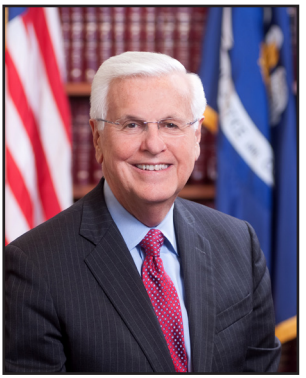


A message from Commissioner of Insurance Jim Donelon

Louisiana residents are often faced with the threat of severe weather. Each year, we are met with the possibility of hurricanes, tornadoes, floods, hail storms, damaging winds, and even the occasional ice storm. All of these forms of severe weather can cause hundreds of millions of dollars in property damage all over the state. Insurance can provide some financial protection against storm damage, but it needs to be the proper kind of insurance and in the right amount.

This brochure is designed to help you understand what kinds of property insurance you should have before severe weather strikes. It also explains how to best protect your family and property both physically and financially before, during and after a storm.

We hope the information contained inside will help manage any claims you may have. Our goal is to help you receive the insurance benefits you are due and have your home and personal possessions restored to you.

If you have questions about your policy, please feel free to contact us at 1-800-259-5300 or online at www.ldi.la.gov.

Sincerely,

James J. Donelon
Commissioner of Insurance

Everyone is subject to severe weather damage.

Many inland residents do not adequately prepare for storm disasters because they believe they are too far from the coast to be affected by a hurricane's winds and waves. True, when a hurricane moves inland its winds weaken, but inland flooding can be extremely destructive and expensive.

Before the skies are threatening.

➤ Make sure your home and property are covered. One of the most important things you can do before hurricane season begins is make sure you have proper homeowners and flood insurance. Check with your agent to find out exactly what types of damage are covered in your homeowners policy.

Many people living in our flood-prone state do not realize that while their homeowners policy may cover damage due to wind or hail, it does not cover damage due to floods. To fully protect your home and family, purchase a flood insurance policy through your local company or agent, or call the National Flood Insurance Program (NFIP). The NFIP has an arrangement with private insurance companies to sell and service flood insurance policies, but it has its limits. There are two types of flood coverage – building and contents. Building coverage includes things such as the structure and its foundation as well as plumbing and electrical systems. Contents coverage includes clothing, furniture and other belongings. You can get up to $250,000 in coverage for a structure and $100,000 for contents.

If you need more coverage, you can purchase excess flood insurance through private insurers. Whatever option you choose, don't wait until a storm is coming to purchase flood insurance, as it may take 30 days after purchase for a flood insurance policy to go into effect. Also, many companies restrict the sale of insurance once a hurricane or tropical storm enters the Gulf of Mexico.

Some homeowners policies, especially for property along the coast, may also exclude wind and hail damage. If your homeowners policy does not cover wind and hail damage, you may want to purchase supplemental coverage through the Citizens Property Insurance Corporation.

Generally windstorm damage is covered under your standard homeowners, renters and business insurance policies with a separate wind and hail, named-storm or hurricane deductible which usually ranges from two percent to five percent of the insured property value. If a home has an insured value of $200,000 with a five percent deductible, the policyholder would pay $10,000 out of pocket. In some instances, you may be able to buy back a storm deductibles by paying a higher premium. The single season hurricane deductible law enacted after Hurricanes Gustav and Ike struck Louisiana in 2008 lessens the impact the policyholder must bear when multiple storms cause damage to an insured property during a single storm season or calendar year.

You may also want to check your auto policy; comprehensive coverage usually pays if a storm or flood damages your car.

➤ Make a record of your personal property. Take an itemized inventory of all furnishings, clothing and valuables to help your adjuster in case of a claim. List model and serial numbers and attach sales receipts if possible. It is also a good idea to take pictures and/or make a video log of each room and the exterior of your home. One easy way to accomplish this is by downloading the NAIC's free smartphone application called myHOMEscr.APP.book.

➤ Protect your insurance policies and other important documents. Make sure you keep copies of your policies and your inventory list in a secure place like a safety deposit box, or store them in a watertight box you can take with you in case of an evacuation. Make sure to include with your records the name of the agent who wrote your policy. Let family members or trusted friends know where to find your records in case you are unable to retrieve them after the storm.

➤ Plan for the worst. Make a plan of action in case a storm hits. Designate two meeting places for your family: a location in your home in case of flash flooding or other immediate disaster, and a location outside your neighborhood in case you cannot return home. Designate an uncluttered, windowless area in a lower level of your home as a shelter, and conduct tornado drills there each season. Have an out-of-state contact that everyone should "check-in with" in case of separation during a storm. It is often easier to call out-of-state during a disaster.

Important planning steps:

- Post emergency telephone numbers by every landline and save in your mobile phone contacts.
- Show responsible family members how and when to shut off water, gas and electricity at main switches.
- Make sure all battery-operated appliances are in working order and keep back-up radios and flashlights on hand. Remember, you can never have too many extra batteries.
- Learn first aid and CPR. You can contact your local American Red Cross chapter for information and training.
- Know what skills your neighbors have that could be useful in times of emergency, such as medical and technical training.
- Make emergency arrangements for your pets. Some shelters may not take pets, so call your vet or local Humane Society to find out where you can take your pets in case of an evacuation.

There are six basics you should stock in your home to prepare for the worst:

1. Water – store at least one gallon of water per person per day. You should get a three-day supply of water for each person in your household.
2. Food – store at least a three-day supply of nonperishable food items. Select foods that require no refrigeration, no preparation, no cooking and little or no water. Also, make sure the items are compact and lightweight.
3. First Aid Kit – assemble first aid kits for your home and car that include sterile banages and pads, scissors and sewing kit, soap, antiseptic and nonprescription drugs.
4. Tools and Supplies – make sure you have a flashlight and battery operated radio with extra batteries, cash or travelers checks with change, and sanitation items like personal hygiene supplies and disinfectant.
5. Clothing and Bedding – pack at least one complete change of clothing and sturdy footwear per person. Include blankets or sleeping bags for bedding.
6. Special Items – remember family members with special needs, such as infants and elderly or disabled persons. Remember to pack any special diet foods and pet foods, as well as any prescription medication. Include books and games to pass the time.

When the storm hits...

➤ **Remain calm and patient.** Check for injuries and tend to anyone who has been hurt. Listen to your battery-powered radio or check your smartphone apps for news and instructions. There are certain actions you can take to protect yourself and your loved ones during severe storms.

Fill bathtubs, sinks and plastic water bottles with clean water. However, you should first sanitize the sinks and tubs using bleach and rinse thoroughly before filling with clean water. You should also tie down or bring inside outdoor possessions such as lawn furniture, grills and trash cans.

If you are caught in a thunderstorm with lightning striking near by, you should stay away from trees and drop to your knees and bend forward, wrapping your arms around your knees. If you are caught outside during a hailstorm you should seek shelter immediately, as large hailstones can be extremely dangerous. If you are caught in your car, stay there until the storm passes. If you are inside a building, stay away from glass, especially large windows or skylights.

➤ **If the water begins to rise…** retreat to the second floor, the attic or the roof if necessary. Take dry clothing, a flashlight, a radio and an ax with you in case you need to break through the roof to escape your home. Do not try to swim to safety. Instead, wait for rescuers to come to you. Move valuables such as important papers, jewelry and clothing to upper floors or higher elevations.

➤ **If a tornado is sighted…**go at once to the basement, storm cellar, or the lowest level of the building. If there is no basement, go to an inner hallway or smaller inner room without windows, such as a bathroom or closet. Stay in the center of the room, away from windows and corners. Get under a piece of sturdy furniture such as a workbench, heavy table or desk, and hold on to it. Use your arms to protect your head and neck.

If you are in a mobile home, get out and find shelter elsewhere. If you are outside when a tornado is sighted and you cannot get indoors, lie in a ditch or low-lying area or crouch near a strong building. If you are in a car when a tornado is sighted, do not try to out-drive the funnel. Tornadoes can change direction quickly, and can easily lift up a vehicle and toss it through the air. Therefore, get out of the vehicle immediately and take shelter in a nearby building. If you cannot make it indoors in time, get out of the car and lie in a ditch or low-lying area away from the vehicle. Be aware of the potential for flooding.

➤ **Check for damage in your home.** Sniff for natural gas leaks, starting with your water heater. Turn off any damaged utility lines, valves or circuits. If you find any spilled medicines or flammable liquids, clean them up immediately.

➤ **If you lose power…** turn your refrigerator and freezer to the lowest settings to keep food fresh as long as possible, and stay away from any downed power lines.

➤ **If you are forced to evacuate…** call your out-of-state contact and let that person know where you will be. Shut off the water and electricity at the main switches, and lock up your house.

Remember that shelters may not take pets, so try to find a boarding kennel or other safe house for them. If you are forced to leave your pets behind, do not leave them chained or penned up outside. Some animals may be better off if they are allowed to roam free. If you choose to leave your pets indoors, shelter them as best you can and leave them food and water.

Do not drive through a flooded area; more people drown in their cars than anywhere else. Also, do not walk through flooded areas. As little as six inches of moving water can knock you off your feet.

Downed power lines on Causeway and Esplanade in New Orleans after Hurricane Katrina, August 2005.

After the storm...

➤ **Call the insurance company or agent who sold you your policy as soon as possible.** When calling about your claim, keep a record of your conversations with insurance personnel including the person's name and the time and date of the call. If your home or property has been damaged, the agent will submit a loss form and an adjuster will be assigned to your claim. If you are not able to stay in your home, let your agent or insurance company know where you will be.

➤ **Work with the adjuster.** The adjuster should call you as soon as possible to come and inspect the damage to your property. But be patient. The cases with the most serious damage will be handled first. Be present when the adjuster comes to inspect your property, and ask for identification. Unscrupulous repairmen often try to take advantage of people who have suffered storm losses.

Make sure you have your insurance policy, your list of possessions and any photos or videos of your property ready for the adjuster. This will make the adjuster's work easier and help settle your claim sooner.

The adjuster will prepare a repair estimate of the damage to your property. When working with the adjuster, it is important that you come to an agreement on what needs to be repaired or replaced. Do not accept an unfair settlement. If you cannot reach an agreement, call your insurance company or contact us here at the Department of Insurance at **1-800-259-5300 or visit www.ldi.la.gov.**

Downed trees on Metairie Road following Hurricane Katrina, August 2005.

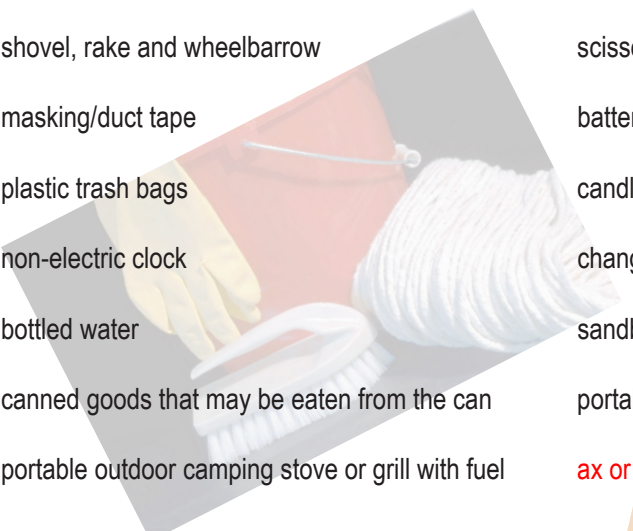
➢ **Cleaning up after the storm.** After you call your agent, there are certain things you can do to clean up your property without causing problems with your claim.

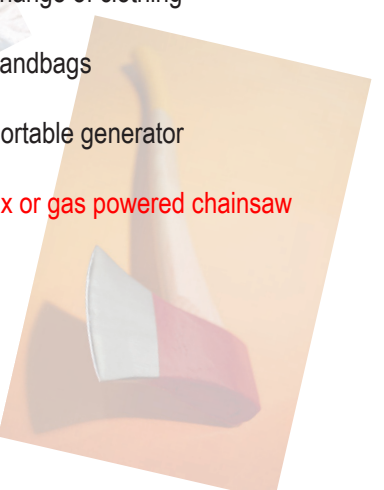
- Before you enter your home, check to make sure the structure is not in danger of collapsing.
- Open windows and doors to help dry out the house, let the air circulate to remove foul odors and help protect you from any leaking gas. Do not start any type of open flame because you could cause an explosion.
- Make sure the electricity is turned off at the main switch, and do not attempt to turn on any electrical lights or appliances until an electrician has checked your system.
- Take pictures or video of the damage that occurred both inside and outside your home before you begin to clean up.
- Once inside your home, be on the lookout for animals - especially snakes. Such animals may have found shelter in your home. Be careful walking around. After a flood, steps and floors may be slippery with mud and covered with debris such as nails and broken glass.
- It is a good idea to hose down hard goods such as major appliances, even if they are destroyed. But do not throw the damaged hard goods away because the adjuster will need to see them. The adjuster can help you decide what should be thrown away and what should be kept.
- It is best to throw out perishable foods as they may be contaminated. If your homeowners policy covers perishable foods, keep an itemized list of the things you throw out. Until local authorities proclaim your water supply safe, boil water for drinking and food preparation for five minutes before using. If possible, make temporary repairs to your property to prevent further losses from the elements and from looting. This would include boarding up windows, placing plastic over the roof where it is leaking and drying out wet carpets and furniture. Keep receipts for materials used and keep a record of the repairs you make to give to the adjuster. *Do not make permanent repairs until you are authorized to do so by the adjuster.*
- If you must move out of your home, keep receipts for your hotel stay and meals because your policy may reimburse these additional living expenses.
- When making repairs, beware of “fly-by-night” contractors. Get more than one bid, and hire a local reputable licensed contractor to do the repairs.

Must-have supplies...

When an impending storm has been verified, make sure you have the following supplies on hand:

- manual can opener
- ice chest
- water purification tablets
- sanitary items, such as toilet paper and soap
- disposable plates, cups and utensils
- shovel, rake and wheelbarrow
- masking/duct tape
- plastic trash bags
- non-electric clock
- bottled water
- canned goods that may be eaten from the can
- portable outdoor camping stove or grill with fuel
- flashlights and batteries
- fire extinguisher
- instant beverages
- first aid kit
- all-purpose cleaner
- scissors and sewing kit
- battery-operated radio
- candles with matches or lighters
- change of clothing
- sandbags
- portable generator
- ax or gas powered chainsaw





Terms to remember:

Hurricane Watch – issued for a coastal area when there is a threat of hurricane conditions within 24 to 36 hours.

Hurricane Warning – issued when hurricane conditions are expected in the coastal area in 24 hours or less. Action for protection of life and property should begin immediately when warning is given.

Severe Thunderstorm Watch – issued by the National Weather Service when weather conditions indicate you may have a bad storm in your area in the next few hours. When a severe thunderstorm watch is in effect you should tell your family to be ready to go to the safest place available in the house in case the storm hits. Watch the sky and listen to the radio or television for further information.

Severe Thunderstorm Warning – issued by the National Weather Service when a storm has been sighted or is indicated by radar. At this point everyone should go to the designated safe place and listen to a battery-operated radio or television for further information.

Tornado Watch – issued by the National Weather Service when tornadoes are possible in your area. Remain alert for approaching storms, blowing debris and the sound of an approacing tornado. Many people say it sounds like a freight train. This is the time to remind family members of the designated safe place in your home, and listen to the radio or television for further developments.

Tornado Warning – issued when a tornado has been sighted or indicated by weather radar. At this time you should take action to protect yourself in case the tornado comes your way.

Storm Categories

Category	Sustained winds
Tropical Depression	38 mph or less
Tropical Storm	39-73 mph
Hurricane 1	74-95 mph
Hurricane 2	96-110 mph
Hurricane 3	111-130 mph
Hurricane 4	131-155 mph
Hurricane 5	155 mph or more

Fujita-Pearson Tornado Scale

F-0: 40-72 mph, can cause chimney damage, broken tree branches
F-1: 73-112 mph, mobile homes can be pushed off foundation or overturned
F-2: 113-157 mph, can cause considerable damage, mobile homes demolished and trees uprooted
F-3: 158-205 mph, roofs and walls can be torn down, trains overturned and cars thrown
F-4: 207-260 mph, well-constructed walls can be leveled
F-5: 261-318 mph, homes can be lifted off foundation and carried considerable distances, automobiles thrown as far as 100 meters

Iberia Parish following Hurricane Rita, September 25, 2005.

Louisiana Department of Insurance
Office of the Commissioner
P.O. Box 94214
Baton Rouge, LA 70804-9214