

Tips for **WEATHERING HURRICANE SEASON**



**LOUISIANA
DEPARTMENT OF
INSURANCE**

1 Check your insurance policy.

Check to see if you have a named storm or hurricane deductible which can run about 2-5% of the insured property value.

Flood damage is not covered under a homeowners policy.

A deductible is the amount you pay out of pocket before insurance coverage kicks in.

2 Save copies of your documents.

When creating your disaster recovery plan, include the contact details of where you would evacuate in a crisis.

Take the following documents with you if possible: insurance policies, vital documents and banking information.

Keep copies of important documents on a thumb drive or in the cloud.

3 Create a home inventory.

A home inventory is essentially a list of the items in your home. A home inventory can help streamline the claims process.

You can use paper or make a recording on your cell phone. Don't forget to open drawers and closets.

Make a note of serial numbers, date of purchase and receipts for high cost items.

4 Make healthcare plans.

Collect an emergency supply of items like eyeglasses, hearing aid batteries and any over-the-counter (OTC) medicines you may need.

If you have special healthcare needs, identify a network hospital and pharmacy in the area where you will be most likely to evacuate.

Have the name and phone number of your medical supply company on hand.

Rev. 4/25