



# Weathering the Storm

Storm advice for  
Louisiana Insurance Consumers

**Louisiana Department of Insurance**  
**Tim Temple, Commissioner**

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 Tim Temple

The Louisiana Department of Insurance is tasked with balancing the needs of insurance consumers with the insurance industry's need to operate competitively. The LDI works diligently to protect the interest of policyholders while promoting a flourishing insurance market that benefits all residents and businesses in the great state of Louisiana. It is our mission to make sure insurance is available, affordable and accountable in Louisiana, and every action I take as Commissioner is targeted at achieving those goals.

As part of that mission, the LDI creates publications to provide consumers, the insurance industry, and other stakeholders with educational information about insurance-related matters in Louisiana.

I hope you find this publication informative, and I encourage you to contact us with questions or concerns at 1-800-259-5300 or [ldi.la.gov](http://ldi.la.gov).

Sincerely,  
Tim Temple

# 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 and review policy coverages concerning the insurance to replacement value on your home and various limitations on your personal property / contents.

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) at 800-427-4661. 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. For residential structures for a family of one-to-four you can get up to \$250,000 in coverage for a structure and \$100,000 for contents. For residential structures of five or more units, the maximum is \$500,000 in building coverage and \$100,000 in contents coverage.

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 Louisiana 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 2% to 5% of the insured property value. If a home is insured for \$200,000 and has a 5% deductible, the first \$10,000 in repairs must be paid out of pocket by the policyholder. In some instances, you may be able to buy back a storm deductible by paying a higher premium. The single season hurricane deductible law 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 at [content.naic.org/consumer/home-inventory](http://content.naic.org/consumer/home-inventory).
- 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

- Save emergency contacts on every family member's cell phone.
- 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. Pets should not be left behind. Not all shelters will accept pets so you should call your vet or local Humane Society to find out where you can take your animals in the event of an evacuation. If you're staying in a hotel, check to see if it accepts pets.

## Six basics you should have at home

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 bandages 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 including 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. 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 for news and instructions. There are certain actions you can take to protect yourself and your loved ones during severe storms.

If you are caught in a thunderstorm with lightning striking nearby, 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.

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 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 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.

Residents are encouraged to take their pets with them during an evacuation. Before an emergency, owners should get a pet carrier, vaccinate their pets yearly, provide identification for their animals and take clear photos of their pets. Pet owners should also procure an emergency kit containing food, water, medications, important documents and toys.

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.



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*A house damaged by  
Hurricane Ida in  
New Orleans on  
Oct. 9, 2021.*

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# 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.lidi.la.gov](http://www.lidi.la.gov)**.



➤ **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 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

prescription medication

bottled water

canned goods that may be eaten from the can

portable outdoor camping stove or grill with fuel

LED lamps

important documents



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

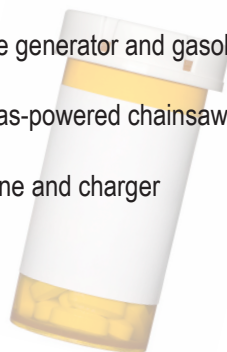
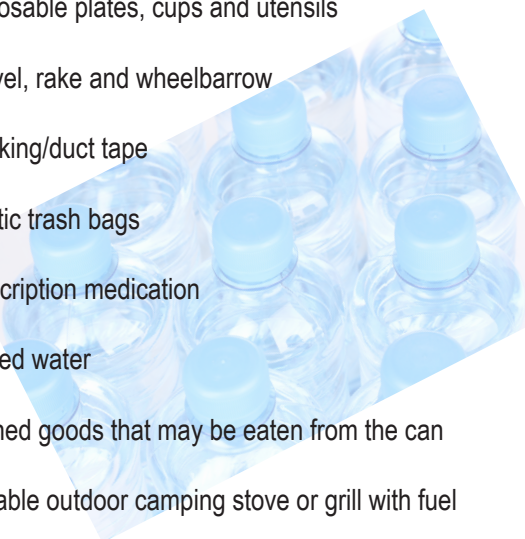
change of clothing

sandbags

portable generator and gasoline

ax or gas-powered chainsaw

cellphone and charger



# 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 monitor local media news outlets.

**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 monitor local news outlets 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 approaching 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 monitor local news sources 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.



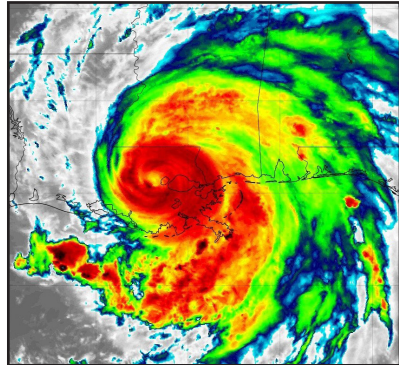
# Storm Categories

## Category

Tropical Depression  
 Tropical Storm  
 Hurricane 1  
 Hurricane 2  
 Hurricane 3  
 Hurricane 4  
 Hurricane 5

## Sustained winds

38 mph or less  
 39-73 mph  
 74-95 mph  
 96-110 mph  
 111-130 mph  
 131-155 mph  
 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

## LA storms of the past (Storms began being named in 1950)

Sept. 24, 1956 - Flossy

June 27, 1957 - Audrey

Sept. 15, 1960 - Ethel

Sept. 10-12, 1961 - Carla

Oct. 2-3, 1964 - Hilda

Sept. 9-10, 1965 - Betsy

Aug. 17-18, 1969 - Camille

Sept. 16, 1971 - Edith

Sept. 7-8, 1974 - Carmen

Sept. 6, 1977 - Babe

July 11, 1979 - Bob

Aug. 16, 1985 - Danny

Sept. 2, 1985 - Elena

Oct. 27-31, 1985 - Juan

June 26, 1986 - Bonnie

Sept. 9, 1988 - Florence

Aug. 26, 1992 - Andrew

Oct. 4, 1995 - Opal

Oct. 5-8, 1996 - Josephine

July 18, 1997 - another Danny

Sept. 10-14, 1998 - Frances

Sept. 27-28, 1998 - Georges

June 5-17, 2001 - Allison

Sept. 26, 2002 - Isidore

Oct. 3, 2002 - Lili

Sept. 15-24, 2004 - Ivan

June 30, 2003 - Bill

Aug. 29, 2005 - Katrina

Sept. 24, 2005 - Rita

Sept. 1, 2008 - Gustav

Sept. 13, 2008 - Ike

Aug. 29, 2012 - Isaac

Oct. 8, 2017 - Harvey

July 13, 2019 - Barry

June 7, 2020 - Cristobal

Aug. 27, 2020 - Laura

Oct. 9, 2020 - Delta

Oct. 28, 2020 - Zeta

Aug. 29, 2021 - Ida





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