

Preparing for Tropical Weather

The Louisiana Department of Insurance offers the following tips on preparing for the impact of tropical weather:

- **Don't wait to prepare.** There are steps you can take to help mitigate some of the damage caused by a hurricane or tropical storm. If your home is equipped with storm shutters, make sure you can quickly put them in place. Clear your yard of debris that could become projectiles in high winds and trim dead or overhanging branches from trees surrounding your home. For personal safety, identify the nearest storm shelter and have an evacuation plan for your family.
- **It's not too late to create a home inventory.** To make the claims process easier, create a list of the belongings in your home. If you don't have time to create a comprehensive list of your possessions, use your smart phone to videotape and/or photograph every room. The more detail you include, the easier it will be for your insurance company to evaluate your loss. When making your list, make sure to open drawers and closets, and don't forget to take stock of what's in your garage and storage buildings.
- **Collect your insurance information.** Store copies of your insurance policies with your home inventory. Make sure to have a copy of your policy declarations page listing all of your coverages, as well as your insurance cards. Make a list that includes your policy numbers, your insurance company and insurance agent's phone numbers, website addresses and mailing addresses. Also, check to see if the company or your agent has set up an emergency information hotline. It is a good idea to store this information, and your home inventory to a thumb drive or a secure cloud document storage service. You can also store documents in a waterproof, fireproof box or safe.
- **Review your coverages.** Make sure you know what is and is not covered by your insurance policies. If you have questions, contact your insurance agent or company. Remember, flood damage is not covered by a standard homeowners or renter's insurance policy. If you have a separate flood insurance policy, remember to include a copy of the policy and the contact details for the insurance company with the rest of your insurance information.

After the Storm:

- **Minimize your losses and document the damage.** Take photos of any damage then make reasonable temporary repairs needed.
- **Keep your receipts.** If you are unable to stay in your home due to damage from a storm, keep your receipts for lodging, food and essentials. Your policy may cover a portion of the costs while you are temporarily displaced.
- **Contact your insurance agent as soon as possible.** Have your policy available if you need to file a claim. Find out whether the damage is covered under the terms of your policy. If you need help or have questions, contact the Louisiana Department of Insurance.



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