



Consumer Guide

FINANCIAL AND INSURANCE INFORMATION PROVIDED BY THE D.C. DEPARTMENT OF INSURANCE, SECURITIES AND BANKING
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Hurricane Preparation: Act Now to Make Recovering from Storm Damage Easier

Hurricane season runs from June 1 – November 30

Hurricane season is here, and the District of Columbia Department of Insurance, Securities and Banking, also known as DISB, encourages residents to prepare before the storm and to also locate your insurance information in case you need to file a claim. You can also view more tips for filing claims and contact information for D.C. insurers at disb.dc.gov/claims.

When a storm strikes, it is important to know what to do if your home is damaged. Here are a few tips to help you prepare before the storm arrives. You can also obtain five additional reminders about your insurance coverage at disb.dc.gov/5reminders.

Create a Home Inventory

Now is the time to make a home inventory for insurance purposes if you haven't already. You can download the free NAIC myHOME Scr.APP.book app for iPhone or Android phones to get you started. The app guides you through capturing images, descriptions, bar codes and serial numbers, and storing them electronically for safekeeping. The app even creates a back-up file for e-mail sharing. If you would rather do it by hand, you can download a home inventory spreadsheet at www.insureuonline.org and search for home inventory checklist.

Once you have made your inventory, or taken photographs of your home, e-mail the information to family or friends living out of the hurricane threat or your insurance agent.

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. It is a good idea to store this information, and your home inventory, in a waterproof, fireproof box or safe. If you evacuate your home, don't forget to take this information with you.

NOTE: Flood damage is not covered by a standard homeowners or renter's insurance policy. Flood insurance, provided by the National Flood Insurance Program (NFIP), is available through most insurers and residents should evaluate their flood insurance risk. For more information on evaluating your flood insurance risk, go to DISB's Consumer Guide "[Evaluate Your Need for Flood Insurance](#)" or visit the "For Consumers" link on disb.dc.gov. You can also visit NFIP at www.floodsmart.gov or call them at (888) 379-9531.

Prepare for the Worst

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. It's also a good time to make a quick review of your home to make sure the roof sheathing is properly secured, that end gables are securely fastened to the roof, and that doors and garage doors are latched properly.

For personal safety, identify the nearest storm shelter and have an evacuation plan for your family. Also, make sure you have hurricane survival supplies including: bottled water, a first aid kit, flashlights, a battery-operated radio, at least three days of non-perishable food items, blankets, clothing, prescription drugs, eyeglasses, personal hygiene supplies and enough cash for at least three days.

If you are forced to evacuate your home, turn off all utilities and disconnect appliances to reduce the chance of additional damage and electrical shock when utilities are restored.

For more information about how to prepare your family and home for the threat of tropical storms or hurricanes, visit the www.redcross.org or download their Hurricane Safety Checklist at the bottom of their homepage by clicking on **Tools and Resources**.

After the Storm

What to Do If Damage Occurs to Your Home:

- Call your insurance company or agent with your policy number and other relevant information as soon as possible.
- Take photographs or video of the damage.
- Make the repairs necessary to prevent further damage to your property (i.e., cover broken windows, leaking roofs and damaged walls). Do not have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs.
- Save all receipts, including those from the temporary repairs covered by your insurance policy.
- If your home is damaged to the extent that you cannot live there, ask your insurance company if you have coverage for additional living expenses incurred while repairs are being made. Save all receipts to document these costs.

What Damage to Your Home Is Covered?

Damage caused by wind, wind-driven rain, trees or other falling objects, and the collapse of a structure due to the weight of ice or snow are all covered under most standard homeowners policies. Check your policy and call your insurance agent or company if you need clarification or have specific questions.

What Damage to Your Home Is Not Covered?

The following events are typically not covered by the standard homeowners insurance policy: interior water damage from a storm, when there is no damage to the roof or walls of your home; damage as the result of a flood; removal of fallen trees (if the trees do not land on and damage your home); and water damage from backed-up drains or sewers. Some insurers offer endorsements (i.e., additional protection that may be purchased) for certain coverage not covered under the standard homeowner policy. Check with your agent or company to determine your needs.

Protect Yourself From Home Repair Fraud

Home repair fraud increases following a major storm. Protect your investment by getting more than one bid from contractors and requesting at least three references. Ask for proof of necessary licenses, building permits, insurance and bonding. Record the contractor's license plate number and driver's license number, and then check for any complaints with the Better Business Bureau at www.bbb.org. Finally, be wary of contractors who demand up-front payment for repairs. If the contractor needs money to buy supplies, go with the contractor and pay the supplier directly.

For More Information

If the first offer made by the insurance company does not meet your expectations, be prepared to negotiate. If there is a disagreement about the claim, ask the company for the specific language in the policy in question and determine why you and the company interpret your policy differently. If you believe you are being treated unfairly, contact DISB at (202) 727-8000 or online at disb.dc.gov.