

## 2020 Hurricane Season Preparedness

The District of Columbia Department of Insurance, Securities and Banking (DISB) urges residents and businesses to prepare for the 2020 hurricane season. Starting June 1<sup>st</sup> and running through the end of November, hurricane season brings destructive winds, torrential rain and flooding to our area.

While for many years [no hurricanes or tropical storms](#) have directly hit the District of Columbia, their heavy rain and powerful winds have created life-threatening conditions and caused extensive damage to homes and businesses. For instance, from June to November 2018, Hurricanes Michael and Florence [brought 40.5 inches of rain to the District](#), overwhelming storm drains, creating commuter havoc and generating flooding conditions that caused hundreds of thousands of dollars in property damage.

Changes in weather patterns also bring more precipitation and higher chances of flooding. As research shows, even if there is only a 1 percent chance that a home will flood in a year, within a 30-year mortgage, the chances that the same home will flood increase to 26 percent. Regardless of where you live and your flood risk, take the necessary steps to protect your family and property—while making it easier to file an insurance claim after a storm.

### **Revisit Your Insurance Needs and Update Your Policy**

Did you know that flooding is not covered by a standard homeowners, renter's or business insurance policy and that 20 to 25 percent of all flood insurance claims come from low-risk areas?

Before a hurricane hits, make sure you have the right coverage. Review your insurance needs and if you have questions, contact your insurance agent or company. You can learn more about your property and flood risk areas at:

- The [DC Department of the Energy and Environment](#) has a map of flood risk areas in the District.
- The [National Flood Insurance Program](#) website allows you to search by address, rate your risk, estimate your premiums and find an agent.

### **Make a Home Inventory**

If severe weather causes damage to your property, a complete list of the items in your home or business can make the claim process easier and faster. This inventory should include detailed information about your belongings: product type, brand name, price, date of purchase, model, serial number and receipts. Also, include photos of the items with your list. If you don't have time to create a comprehensive list, then create a video walkthrough of your home or business

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, open drawers and closets, and don't forget to take stock of what's in your garage and storage buildings.

The National Association of Insurance Commissioners (NAIC) has a free [iPhone](#) and [Android](#) app that can help you create and keep such an inventory. A simple-to-use [home inventory checklist](#) in PDF is also available on the [NAIC Insure U](#) website.

Once you have made your inventory, or taken photographs of your home, upload a copy to the cloud and e-mail the information to family or friends out of the hurricane area.

### **Do Not Let the COVID-19 Stop You from Seeking Shelter**

The coronavirus situation makes severe weather readiness and the creation of a family emergency plan even more important. In case of a hurricane, you and your family may have to evacuate your residence. Remember to follow CDC guidelines and take steps to protect your health and others if sheltering in a large group. Wear a mask or mouth covering and maintain social distancing, if possible. Follow guidance from the [DC Homeland Security and Emergency Management Agency](#) and [DC Health](#) on evacuation and sheltering as it pertains to COVID-19 prevention guidelines in the District.

### **Be Prepared**

Have enough food, water, and [other supplies](#) for every member of your family to last at least 72 hours. Consider what unique needs your family might have, such as supplies for pets or seniors and prescription medications. In addition, add two cloth face coverings per family member and cleaning items to your kit, like soap, hand sanitizer, disinfecting wipes, or general household cleaning supplies to disinfect surfaces.

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

For more information about how to prepare your family, home or business, visit:

- [Ready.dc.gov](#)
- [American Red Cross](#)
- [Federal Emergency Management Agency](#)

Visit the [DISB hurricane resources page](#) for information on insurance and severe weather readiness.

It never hurts to be prepared. Be ready, DC.