



## News Release

***For Immediate Release***

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# Hurricane season is here

**Raleigh, N.C. – June 1, 2020** – For the first time since 2016, two Tropical Storms (Arthur and Bertha) gave an early start to the 2020 Atlantic Hurricane Season, which officially begins today and lasts through November. Forecasters are predicting another active season – one that could be further complicated with the ongoing coronavirus pandemic.

“Planning ahead will be especially important this year as COVID-19 could impact evacuation routes, lodging, and what items are available for your disaster kits,” said Russ Dubisky, a spokesman for the Insurance Federation of North Carolina (IFNC).

The National Oceanic and Atmospheric Administration (NOAA) is calling for an above-normal hurricane season with a range of 13-19 named storms, of which 6-10 could become hurricanes. Three to six of the predicted hurricanes could develop into major storms (storms with winds that meet or exceed 111 mph), according to NOAA.

Being prepared is always important ahead of hurricane season, but this year may require certain adjustments and additional planning.

“Social distancing and other CDC guidance to keep you safe from COVID-19 may impact the disaster preparedness plan you had in place, including what is in your go-kit, evacuation routes, shelters and more,” said Carlos Castillo, acting deputy administrator for resilience at FEMA.

Now is a good time to decide where you might go if an evacuation order is issued, and consider several options. Castillo encourages evacuees to try to stay with friends or family members and try to avoid staying in an emergency shelter where cramped quarters could help spread the coronavirus.

In addition to developing an emergency plan, you should also conduct an insurance review.

**The Insurance Federation of North Carolina offers the following information to help you prepare this hurricane season:**

**Emergency plan:**

Have a plan in place if a storm is threatening and evacuations have been ordered.

- Prepare the exterior of your home and yard if strong winds and water are imminent. Nail any loose shingles or boards, and cover windows with plywood or storm shutters. Bring lawn furniture, potted plants, garbage cans, grills and outdoor decorative items into the garage. Cut weak limbs and those overhanging a structure and remove yard debris.
- Decide ahead of time where you'll go if an evacuation order is issued, and have more than one alternative – the home of a friend or family member, a hotel, a shelter. Be sure to listen to NOAA Weather Radio or local radio and TV stations for evacuation information and instructions.
- Plan what to take with you. Disaster kits should include prescriptions, bottled water, clothing, flashlights, a battery-powered radio, batteries, items needed for pets, insurance policies, your home inventory, passports/drivers licenses/ID cards, birth and marriage certificates, and bank account numbers and other financial information. With COVID-19, you may want to include masks, gloves, and disinfectants.

#### **Insurance review:**

Talk to your agent or company to update, ask questions, and make sure you have the right coverages in place.

- Flood insurance is not included in a standard homeowners insurance policy, and floods (including storm surge brought on by hurricanes) are the most common natural disaster in the U.S.
- A deductible is the amount of loss paid by the policyholder before insurance kicks in. Different insurance companies offer different types of deductibles, which may be a specific dollar amount, a percentage of the home's insured value, or a combination.
- A home inventory is a great way to ensure you have adequate coverage for your home's contents. A home inventory is a list of all your personal possessions and their estimated value.

*For more information from the Insurance Federation of North Carolina, or to schedule an interview, call (919)539-1375.*

*The Insurance Federation of North Carolina (IFNC) is a trade association established in 2004 by the leading property and casualty insurance companies doing business in North Carolina. IFNC serves as the voice for the industry on legislative and regulatory matters and promotes consumer awareness on issues of importance to the property and casualty insurance industry.*

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