



## News Release

***For Immediate Release***

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### Spring showers can mean severe weather in North Carolina

**Raleigh, N.C. – April 27, 2018** – It's that time of year when thunderstorms become more frequent and intense. Severe weather can bring damaging winds, tornadoes, hail, and flooding – often without much notice or time to prepare.

“Spring time can bring frequent thunderstorms to our state, as well as potentially damaging weather,” said Russ Dubisky, a spokesman for the Insurance Federation of North Carolina (IFNC). “It's important to pay attention to local weather reports and know how you can help protect your home and family ahead of time.”

**The following seasonal checklist offers tips to help you protect your property.**

**Conduct an insurance review with your agent or company**

- Verify that you have sufficient coverage for your home and your personal property. Make sure that your policy has been updated to include any improvements or upgrades you've made to your home.
- Comprehensive auto insurance coverage is optional, but would cover damages caused by hail, flooding, or debris that falls on your vehicle. Does your policy include rental car reimbursement coverage?
- Understand the difference between replacement cost coverage and actual cash value coverage, and know which your policy provides.
- Know your deductibles and how they may apply.
- Ask if there are any coverage exclusions or limitations in your policy.

**Establish or Update your Home inventory**

- A home inventory is a list of your personal possessions and their estimated value. Home inventories can be simple, and free software now enables homeowners to leverage technology to include more detailed information, photographs, and videos.
- An up-to-date home inventory can help speed the claims process.

**Prepare the home**

- Trim trees and limbs around your property, especially those that overhang structures, to help prevent them from falling on buildings, fences, cars, or walkways.

- Secure any items that are not attached to the property. Garden furniture, hanging plants, or other items that might be blown over or become projectiles. These items may not only get damaged but may also fly off your property and hurt someone or damage other people's property.

Consumers can access additional insurance information and resources by visiting IFNC's website: <https://www.insurancefederationnc.com/consumer-resources/>.

*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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