



News Release

For Immediate Release

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Now is the time to prepare as Hurricane Dorian moves towards the Carolinas

Raleigh, NC – September 1, 2019 – Hurricane Dorian is a category 5 storm that could potentially impact North Carolina within the next several days.

Governor Roy Cooper has declared a state of emergency, and forecasters with the National Weather Service predict that parts of the state could begin experiencing strong winds and flooding as early as mid-week. People in potentially vulnerable areas should review personal safety plans, become familiar with local evacuation zones in coastal counties and locate the nearest hurricane evacuation routes.

With serious weather conditions possible, the Insurance Federation of North Carolina (IFNC) is offering these additional reminders:

Emergency plan

Have an emergency plan in place, especially if evacuations have been ordered.

- Prepare the exterior of your home and yard if strong winds and water are imminent. If it is safe to do so, nail any loose shingles or boards, bring in lawn furniture, and cut weak tree 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, or 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 prescription medicines, 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.

Insurance reminders

- Standard homeowners and renters insurance policies do not cover flood damage – the most common natural disaster in the U.S. However, it is important to note that the National Flood Insurance Plan (NFIP) has a 30-day waiting period before policies take effect.
- For flooded automobiles, comprehensive coverage is needed to cover flood damage.
- Saturated ground can increase the likelihood of falling trees. A basic homeowners insurance policy provides coverage for trees that fall on insured structures.

Consult with your insurance agent or company to see if you're protected.

Filing a claim

For car, home, or business owners who suffer damage from the storm, here are some tips for filing an insurance claim:

- Survey the damage and notify your insurance agent or company of any losses.
- Make any temporary repairs necessary to protect property from further damage. Keep all receipts for material used.
- Do not dispose of damaged personal property until an adjuster has examined it.
- Photographs or video documentation of damaged property may be helpful.
- Find your insurance policy and have your policy number handy when you are ready to make a claim.

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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