



NEWS RELEASE

For Immediate Release

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Hurricane season is here

Raleigh, NC – June 3, 2016 – The official start of hurricane season is here. While forecasts are calling for an average to slightly-above-average storm season, now is the time for North Carolinians to prepare.

“North Carolina has a history of hurricanes and tropical storms,” said Russ Dubisky, media relations representative for the Insurance Federation of North Carolina (IFNC). “Planning ahead is crucial to your safety, and there is little time to get your home ready and make other plans when a storm is imminent.”

The biggest steps towards preparing for hurricane season include a thorough insurance review and developing an emergency plan.

Here is some helpful information to make sure you’re prepared this hurricane season:

Insurance review

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

- Flood insurance is not included in a basic homeowners policy. Floods (including storm surge brought on by hurricanes) are the most common natural disaster in the U.S. Your agent or company can help you understand your flood risk.
- A deductible is the amount of loss paid by the policyholder before insurance kicks in. Different insurance companies offer different types of deductibles. Percentage deductibles can range from 1 percent to 10 percent, and your policy may contain more than one deductible. For example, your standard homeowners policy deductible may be \$1,000, but you might have a 2 percent wind deductible.
- 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. To help with the process, free “Know Your Stuff – Home Inventory Software” is available through the Insurance Information Institute at the following link: <http://www.iii.org/apps-and-software>.

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 structures 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, etc. 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.

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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