



## News Release

***For Immediate Release***

Contact: Russ Dubisky

Phone: 919-539-1375

Email: [russ@insurancefederationnc.com](mailto:russ@insurancefederationnc.com)

## Are you prepared as hurricane season reaches its peak?

**Raleigh, N.C. – September 5, 2018** – After a quiet August, forecasters are predicting an increase in storm activity and potential development in the Atlantic basin over the next several weeks. Wind shear, which helps break up developing storms, appears to be decreasing in the Atlantic, but hurricane season is also reaching its historical peak.

Mid-August through mid-October is typically the most active time of hurricane season. According to the National Oceanic and Atmospheric Administration (NOAA), about 78% of tropical storms, 87% of the category 1 and 2 hurricanes, and 96% of the major (category 3, 4 and 5) hurricanes develop during this eight week period. NOAA estimates that the average return period for North Carolina hurricanes is 5-7 years.

“We’re entering the peak of hurricane season in a state that is no stranger to devastating storms” said Russ Dubisky, a spokesman for the Insurance Federation of North Carolina (IFNC). “If you haven’t already done so, now is time to review your insurance policies, and have a disaster plan in place.”

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 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.

**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.

*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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## Now is the time to prepare as Hurricane Florence moves towards the Carolinas

**Raleigh, NC – September 10, 2018** – Hurricane Florence is intensifying and has become a major storm that will likely 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 are likely to begin experiencing strong winds and flooding by 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.

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