

Insurance Department Offers Severe Weather Insurance Tips

STATE OF OHIO DEPARTMENT OF
INSURANCE COMMUNICATIONS
OFFICE

Columbus - As part of National Preparedness Month, Ohio Department of Insurance Director Mary Jo Hudson is reminding Ohioans to include a review of their insurance policies as part of their storm season preparation. Ohioans are also encouraged to visit the Department's Severe Weather On-line Toolkit at www.insurance.ohio.gov.



"Just because the summer is nearly over doesn't mean that we are out of the woods when it comes to the threat of severe weather," Director Hudson said. "Ohioans should take the time now to work with their insurance agent to ensure they have adequate coverage to protect against the state's volatile fall and winter weather."

Advance Insurance Planning Tips:

- Examine your homeowners/rental coverage as well as auto policies to determine if you need to revise your policy to reflect any improvements or changes that will affect your coverage needs.
- Be sure you have adequate coverage and deductibles that are reasonable for your needs.
- Rain, hail, lightning and tornado damage are generally covered in a standard homeowners and comprehensive portion of an auto policy.
- Since flood insurance is not included in routine homeowner and renter's insurance policies, now is the time to check on the necessity and availability of flood insurance in your area. Call the National Flood Insurance Program (NFIP) at 1-800-638-6620 to learn more.
- Ask your insurance agent about whether a policy endorsement for flooding from sewer backups or sump pump issues is appropriate to add to your policy.
- Compile a detailed written inventory of your home and belongings and supplement that inventory with a videotape or photographs. Keep the inventory off-premises in a safety deposit box or other secure location.

If You Have Suffered Damage to Your Property Due to a Storm:

- Call your insurance company as soon as you can. Be sure your agent knows how to contact you.
- Take reasonable steps to prevent additional damage if permitted by public safety authorities and if you will not endanger yourself.
- Closely inspect property and cars for damage. Note and photograph any damage.
- If required to seek temporary housing, check your policy for "loss of use" coverage.
- Be sure everything is considered in your claim. Back up claims with written estimates.

The Department's Severe Weather On-line Toolkit, available at www.insurance.ohio.gov, provides guidance on what steps to take when filing an insurance claim in the event that property is damaged in a storm. The toolkit also has important information on obtaining flood insurance as well as web links to the Federal Emergency Management Agency (FEMA) and the National Flood Insurance Plan (NFIP).

Ohio insurance consumers with questions and concerns about their insurance can call the Department's consumer hotline at 1-800-686-1526. Free information can also be obtained at www.insurance.ohio.gov.

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