

Before and After the Storm

The best time to get ready for a storm is well before the winds blow and the pounding rain comes. With hurricane season now upon us, the best time to prepare is now. Main Street America offers several useful reminders on steps you can take to protect your home and belongings, and to begin the process of repair and/or replace should a loss occur.

Protecting Your Property

- Review your insurance coverage with your independent insurance agent to ensure it is adequate and verify any windstorm deductibles.
- Most hurricane damage is covered under standard Homeowners policies, but it is important to insure your home and belongings to their full replacement cost at current value.
- Flooding is generally not covered under standard Homeowners policies, so ask your independent agent about flood insurance, which is underwritten by the federal government.
- If you rent a house or apartment, ask your independent agent about Renters Insurance if you do not already have it.
- Create an inventory of your possessions and store it in a secure place other than in your residence. If your belongings are damaged, this list will help in filing a claim. Also consider photographing and/or videotaping your contents so you have a visual record of your property.
- Clear brush, and remove dead branches and trees to reduce the amount of quick-burning fuel or debris that could be blown around by storm winds. Remove outdoor property that is not permanently affixed.
- If possible, take highly valued items to another, safe location.

If Your Home is Damaged

- Take precautions for your personal safety and comply with the orders of local emergency management authorities.
- Notify your insurance agent as soon as possible. Secure your premises before evacuating and provide your agent with contact information.
- Photograph damaged property and take notes describing the damage. Along with your inventory, these will help your agent and adjuster assess the damage for your claim.
- Temporary repairs may be authorized to protect against further damage. Check with your agent, Main Street America, or your Professional Insurance Agents or Independent Insurance Agents & Brokers of America state association. Keep all receipts for repair work done on your property.
- If you do make temporary repairs, be sure to engage only reputable contractors. If you are unsure about a contractor's credentials, contact your claims adjuster, Better Business Bureau or local Chamber of Commerce for referrals.

For More Information

For further information regarding your coverage against storms or other Main Street America insurance products, please contact your independent insurance agent.



Preparing for a hurricane begins with ensuring you have the coverage you need to protect your property. With a full line of insurance products, The Main Street America Group can be your first line of defense against a storm.



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