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## **Insurance Department Urges Ohioans to Prepare for Tuesday's Storm**

*High Winds/Severe Weather Could Cause Damage to Homes, Vehicles*

*COLUMBUS* —Ohio Department of Insurance Director Mary Jo Hudson is encouraging Ohioans to take precautionary measures ahead of the severe weather that is expected to sweep across Ohio on Tuesday. Ohioans are also encouraged to visit the Department's Severe Weather On-line Toolkit at [www.insurance.ohio.gov](http://www.insurance.ohio.gov) for tips and information on how to recover from a storm, what steps to take when it comes to filing insurance claims and frequently asked questions regarding wind storms.

"Ohio is no stranger to high winds and severe weather," said Director Hudson. "In September 2008, the remnants of Hurricane Ike devastated our state, causing millions of dollars in damage. It's important that Ohioans do whatever they can to protect their homes and vehicles before the storm hits and take appropriate measures to assist them in filing claims after the storm if their homes or vehicles are damaged."

The Department offers these tips on how to prepare for and recover from severe weather:

### **Before the storm:**

- Be sure you have adequate coverage and deductibles that are reasonable for your needs by examining your homeowner or renter's coverage, as well as auto insurance policies.
- Tornadoes are considered "wind-storms" and damages caused by them are covered under homeowners insurance policies. If a tornado damages your car, protection is provided under the comprehensive portion of your auto 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. This will assist in settling claims.
- Check on the necessity and availability of flood insurance in your area. Flood insurance is not included in typical homeowner and renter's insurance policies. Call the National Flood Insurance Program at 1-800-638-6620 to learn about flood insurance in your neighborhood.
- Check to see if your policy has "loss of use" or "additional expense" coverage. This will help pay for temporary housing if you can't stay in your home due to damage caused by a storm. Many policies cover such expenses up to a stated amount.

### **During the storm:**

- Create an emergency plan, including places the family will gather in response to emergency weather alerts.

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**(ADD ONE – SEVERE WEATHER)**

- When at home or in a building and threatening weather approaches, go to the basement or interior hall. Stay away from windows.
- Keep on hand basic supplies like water, food, flashlights and a battery-operated radio.
- If you're in a car or mobile home when a tornado approaches, leave immediately. Do not try to outrun a tornado. If you cannot locate immediate underground shelter, lie flat in a gully or ditch. Do not get under an overpass or a bridge!

**After the storm:**

- Call your insurance company as soon as you can.
- Try to protect your property and salvage what you can.
- Closely inspect property and cars for damage. Note and photograph any damage and losses. This will assist in settling claims.
- Be sure your agent knows how to contact you if you can't stay in your home.
- Be sure everything is considered in your claim. Back-up claims with written estimates.
- Beware of home repair rip-offs. Carefully check the background of contractors and others who promise "cheap" repairs. Don't pay the entire cost of repairs up-front, and try to only do business with local, established contractors. Before signing any contract, read the entire document, and contact your local Better Business Bureau or the Ohio Attorney General's Office to see if the company has a good customer service record.

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](http://www.insurance.ohio.gov).

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