



Department of Business Regulation

Insurance Division

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Consumer Alert 2018-2

Preparing for Extreme Weather

Don't wait until it's too late

Unpredictable weather patterns are becoming more frequent as some regions see different types of catastrophic events or more intense weather activity. 2017 was a record-breaking year in the number of severe weather events. No matter where you live, now is the time to prepare for Mother Nature's wrath. The Rhode Island Insurance Division and the National Association of Insurance Commissioners (NAIC) offers these tips to help protect you and your family from extreme weather events.

Understanding Extreme Weather Hazards

Check the weather online or a broadcast outlet every morning to better understand what the day may bring. Unpredictable weather means storms can come on quickly, taking you by surprise. Consider the following:

- **Tornadoes** can hit anywhere, anytime. Of the 50 states, 49 have experienced a tornado since 2005. Make sure to identify a shelter and practice an annual family tornado drill.
- **Flash floods** are the cause of the most deaths associated with severe weather. It takes just 12 inches of rushing water to carry away a car. Don't ever drive or walk into flood waters and never underestimate the power of flowing water.
- **Lightning** is common, even if getting struck is rare. Stay inside during a lightning storm and take precautions such as unplugging your appliances and avoid talking on a phone.
- **Hurricanes** are powerful and destructive. Check that walls, eaves and the roof of your home are secure and have been built to current codes. Inexpensive [mitigation](#) improvements can make your home safer and protect it from costly damage.

Create a Home Inventory

To make the claims process easier, create a home inventory of your belongings. Include identifying information about your possessions (brand name, price, purchase date, model, serial number and receipts) and take

photos. Creating a home inventory from the NAIC's free smartphone app, [myHOME Scr.APP.book](#), takes some of the headache out of this process. Download the app from [iTunes](#) or Google Play. A simple-to-use printable [home inventory checklist](#) is also available.

If you don't have time to create a full list of the items in your home, consider videotaping and/or taking photographs in every room. The more detail you include, the easier it will be for your insurer to evaluate your loss. When making your list, open drawers and closets, and don't forget to document what's in your basement, garage and storage buildings. Once you've created your inventory, send the information to your insurance agent and/or keep it on your app.

Collect Your Insurance Information

Before a storm hits, review your insurance policies. Make sure you know what is and is not covered. If you have questions, contact your insurance agent or insurer. Store electronic copies of your insurance policies with your home inventory and keep paper files in a safety deposit box. Make sure to have a copy of your policy declarations page listing all of your coverages, as well as your insurance cards.

Collect the 24-hour contact information for your insurance agent and insurer and enter it as a contact on your smartphone. Make a list that includes your policy numbers, insurer and insurance agent's phone numbers, website addresses and mailing addresses. Also, check to see if the company or agent has an emergency information hotline. It is a good idea to store this information — and your home inventory — in a waterproof, fireproof box or safe. If you evacuate your home, take this information with you.

Note: Flood damage is NOT covered by a standard homeowners or renter's insurance policy. If you have a separate flood insurance policy, remember to include a copy of the policy and the contact details for the insurance company on your list. Be aware that there is a 30-day waiting period before a flood insurance policy is effective. For additional information on flood insurance and knowing your flood risk, please see Consumer Alert 2017-2, or you may contact your insurance agent, or the NFIP at 1.800.638.6620, or visit www.floodsmart.gov.

Prepare for the Worst

To help lessen the damage caused by a storm, take stock of your home. Clear your yard of debris that could become projectiles in high winds and trim dead or overhanging branches from trees surrounding your home. Ensure the roof sheathing is properly secured. Fasten end gables to the roof. Latch doors and garage doors properly. Secure shutters and outdoor furniture.

For personal safety, identify the nearest storm shelter and have an emergency or evacuation plan for your family. Practice your evacuation plan, making sure everyone knows where emergency supplies are stored. Have a storm survival

kit that includes bottled water, a first-aid kit, flashlights, a battery-operated radio, at least three days of nonperishable food items, blankets, clothing, prescription drugs, eyeglasses and personal hygiene supplies.

If you must evacuate your home, turn off all utilities and disconnect appliances, reducing the chance of additional damage and electrical shock when utilities are restored. For more information about how to prepare your family and home for the weather threats, visit the [American Red Cross](#).

After the Storm

The days following a natural disaster can be confusing and stressful, but report your insurance claim(s) as quickly as possible to help protect your financial future. Contact your insurer and/or agent with your policy number and other relevant information. Be aware that your policy might require that you make this notification within a certain time frame.

Document damage by taking photographs/video before you begin any clean-up. After you've documented the damage, make repairs necessary to prevent further harm to your property (cover broken windows, leaking roofs and damaged walls). Don't make permanent repairs until your insurer has inspected the property and you have reached an agreement on the cost. Be prepared to provide the claims adjuster with records of any improvements you made prior to the damage. Save all receipts, including those from temporary fixes.

If your home is damaged to the extent that you cannot live there, ask your insurer or insurance agent if you have coverage for additional living expenses.

Work with your insurer to learn what documents, forms and data you need for your claim. Keep a diary of all conversations you have with the insurer and your insurance agent, including names, times and dates of the calls or visits, and contact details. Provide your insurer with all of the requested information, as incorrect or incomplete information may delay your claim.

If the first offer made by the insurer does not meet your expectations, be prepared to negotiate. If there is a disagreement about the claim, ask the insurer for the specific language in the policy and determine why you and the insurer interpret your policy differently. If you believe you are being treated unfairly, contact the RI Insurance Division for assistance.

Protect Yourself from Fraud

- Home repair fraud increases exponentially following a major storm. Protect your investment by getting more than one bid from contractors and requesting at least three references.
- When choosing a contractor to make repairs, check licensing and references before hiring. You may contact the Contractor's Registration Board at 401-222-1269 or www.crb.ri.gov for status of contractors. Always insist on a written estimate before repairs begin and do not sign any contracts before the

insurance company's adjuster has examined the damage. In some cases the adjuster will want to see the estimate before you begin making repairs.

- Do not pay a contractor the full amount up front or sign over your insurance settlement payment. A contractor should expect to be paid a percentage when the contract is signed and the remainder when the work is completed.
- If the contractor finds hidden damage that was not discovered in the original assessment by the adjuster, contact your insurance company to resolve the difference. For any disagreements that cannot be resolved, contact your state insurance department about your recourse.

More Information

If you have questions about your insurance options or about your insurance coverage, contact the Rhode Island Insurance Division at 401-462-9520 or email dbr.insurance@dbr.ri.gov for assistance.

About the RI Insurance Division

The mission of the Rhode Island Insurance Division is to assist, educate and protect Rhode Islanders through the implementation and enforcement of state laws mandating regulation and licensing of the regulated industries while recognizing the need to foster a sound business environment in the state. We are also committed to treating everyone who comes before us fairly, efficiently and with respect. Please visit our website to obtain additional consumer information and alerts issued by the Rhode Island Insurance Division, or you may contact us at 401-462-9520 or email dbr.insurance@dbr.ri.gov for assistance.

About the NAIC

[The National Association of Insurance Commissioners \(NAIC\)](#) is the U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories. Through the NAIC, state insurance regulators establish standards and best practices, conduct peer review, and coordinate their regulatory oversight. NAIC staff supports these efforts and represents the collective views of state regulators domestically and internationally. NAIC members, together with the central resources of the NAIC, form the national system of state-based insurance regulation in the U.S.

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