



FOR IMMEDIATE RELEASE
October 4, 2013

**Commissioner Donelon Reminds Residents to Prepare for
Potential Impact of Tropical Storm Karen**

Insurance Commissioner Jim Donelon is advising residents to be prepared and vigilant as Tropical Storm Karen enters the Gulf of Mexico.

“While there remains uncertainty as to where Tropical Storm Karen will ultimately make landfall, I urge residents to remain vigilant and prepare for the potential impact of this storm,” said Commissioner Donelon. “I encourage everyone to monitor news and weather reports and to heed the guidance offered by the Governor’s Office of Homeland Security and Emergency Preparedness and your parish officials.”

Commissioner Donelon stated that the Louisiana Department of Insurance’s call center will be available to assist consumers with their insurance questions and concerns. The toll-free number is 1-800-259-5300. Consumers can also submit questions via email to Karen@ldi.la.gov.

The Louisiana Department of Insurance offers the following insurance checklist:

- Know your coverages. Check with your agent (producer) to find out if there is a hurricane deductible written into your policy. For example, a two percent hurricane deductible would require you to pay up to two percent of the insured value of your home instead of the usual deductible you pay when you have other types of losses. Also be aware that companies stop writing property policies when storms approach the Gulf of Mexico.
- Conduct a thorough home inventory. Thorough documentation of your belongings will help in the event you must file an insurance claim.
- Store copies of all your insurance policies in a safe location away from your home that is easily accessible in case of disaster. You may want to store your policies and inventory in a waterproof, fireproof box or in a safe and remote location such as a bank safe deposit box. Consider leaving a copy of your inventory with relatives, friends, or your insurance provider and store digital pictures in your email or on a website for easy retrieval.

- Move important objects and papers to a safe place. Store your valuables where they will not get damaged in a flood or take them with you when evacuating.
- Keep a readily available list of 24-hour contact information for each of your insurance providers (agents).

For more information on how to prepare for a storm and what steps to take following a severe weather event, please visit the [Hurricane Resource Center](#) on the LDI website www.lidi.la.gov.

About the Louisiana Department of Insurance: *The Louisiana Department of Insurance works to improve competition in the state's insurance market while assisting individuals and businesses with the information and resources they need to be informed consumers of insurance. As a regulator, the LDI enforces the laws that provide a fair and stable marketplace and makes certain that insurers comply with the laws in place to protect policyholders. You can contact the LDI by calling 1-800-259-5300 or visiting www.lidi.la.gov.*