

Before the Hurricane

Check with your producer (agent).

- See what type of damage your homeowners (or renters) policy covers.

Consider buying flood insurance.

- You may purchase flood insurance through the National Flood Insurance Program, or from a local agent.

Shop ahead of time.

- It may take up to 30 days after purchase for your flood insurance policy to go into effect. Also, many companies restrict the sale of insurance once a hurricane enters the Gulf of Mexico.

Make a list of all your belongings.

- A list (and photos or video, if possible) will be helpful to your adjuster in the case of a claim.

Keep your policy handy.

- Be sure to keep copies of your policy and belongings in a secure place, such as a safety deposit box. Include the name of the producer who wrote your policy.

If the Hurricane Hits

Remain calm and patient.

- Check for injuries and tend to any injured persons. Be sure to get help for anyone seriously injured.
- Listen to your battery-powered radio for news and instructions. Evacuate, if advised to do so.

Check for damage in your home.

- Sniff for natural gas leaks, starting at the water heater.
- Turn off any damaged utility lines, valves or circuits.
- Clean any spilled medicines or flammable liquids immediately.

Remember to...

- Confine or secure your pets.
- Stay away from downed power lines.

After the Hurricane

Here are steps you should take to ensure that your insurance claim is handled as quickly as possible, should you have damage from a hurricane.

- As soon as possible, call the person who sold you your flood insurance policy and property insurance policy.
- When the adjuster comes to see your property, have with you your insurance policy and list of possessions.
- When you return to your home, check for any structural damage before entering the house.
- Open all windows to remove foul odors, protect yourself from escaping gas and help dry out the house.
- Take photographs of the damage that occurred both inside and outside your house.
- Be aware that escaping gas could be in your house. Do not strike a match or use a flame; you could cause an explosion.
- Watch for live electrical wires. Turn off the electrical current until an electrician has checked your system.
- Clean damaged hard goods, but do not discard them until your adjuster has seen them.

In Your Area

Hurricanes are a serious threat to all Louisiana residents, not just those living along the coast. These storms can produce tens of inches of rainfall, which often cause flooding. Your homeowner's policy does not cover flood damage, so you may be interested in consulting with your insurance producer about a flood insurance policy.

Be sure to keep your policy, and other important papers, in a safe area, such as a safety deposit box. You should also let other family members or friends know where to find this information in case you are unable to retrieve it after the storm.

Remember to check all battery-operated appliances early. Do not wait until there is a threat of a hurricane coming to your area. Your equipment may be broken, and it may be too late to purchase replacements. You should also keep an extra radio, flashlight and batteries in your home.

If you are ordered to evacuate, do so. Contact someone you know to let them know where you will be and how to contact you. Remember to shut off water and electricity at the main stations. Travel light, but take with you small valuables and papers. Lock up your house, but know that shelters do not take animals. Shelter your pets as best you can and leave food and water for them. Drive carefully and leave early, since the roads will be clogged with other evacuees.



A car stuck in floodwaters in Erath, Louisiana following Hurricane Rita, September 25, 2005.



Supply List

Below is a suggested hurricane supply list:

- manual can opener
- bottled water
- masking/duct tape
- flashlights and batteries
- battery-operated radio
- ice chest
- plastic trash bags
- fire extinguisher
- portable outdoor camping stove or grill with fuel
- water purification tablets
- prescription medication
- canned goods that may be eaten from the can
- instant beverages, such as powdered fruit drinks and coffee
- baby-care items
- sanitary items, such as toilet paper and soap
- special diet foods and pet food
- first aid kit
- candles and matches or lighter
- disposable plates, cups and utensils
- non-electric clock
- helpful basic tools, such as hammer, screwdriver, nails and screws
- change of clothing
- ax or chain saw
- ladder, bucket, mop, broom and scrub brush
- all-purpose cleaner
- sandbags
- shovel, rake and wheelbarrow
- portable generator
- scissors and sewing kit
- full automobile gas tanks

How to contact the Louisiana Department of Insurance

Toll free: 1-800-259-5300

Baton Rouge area: 225-342-1258

Location: 1702 N. Third Street
Baton Rouge, LA

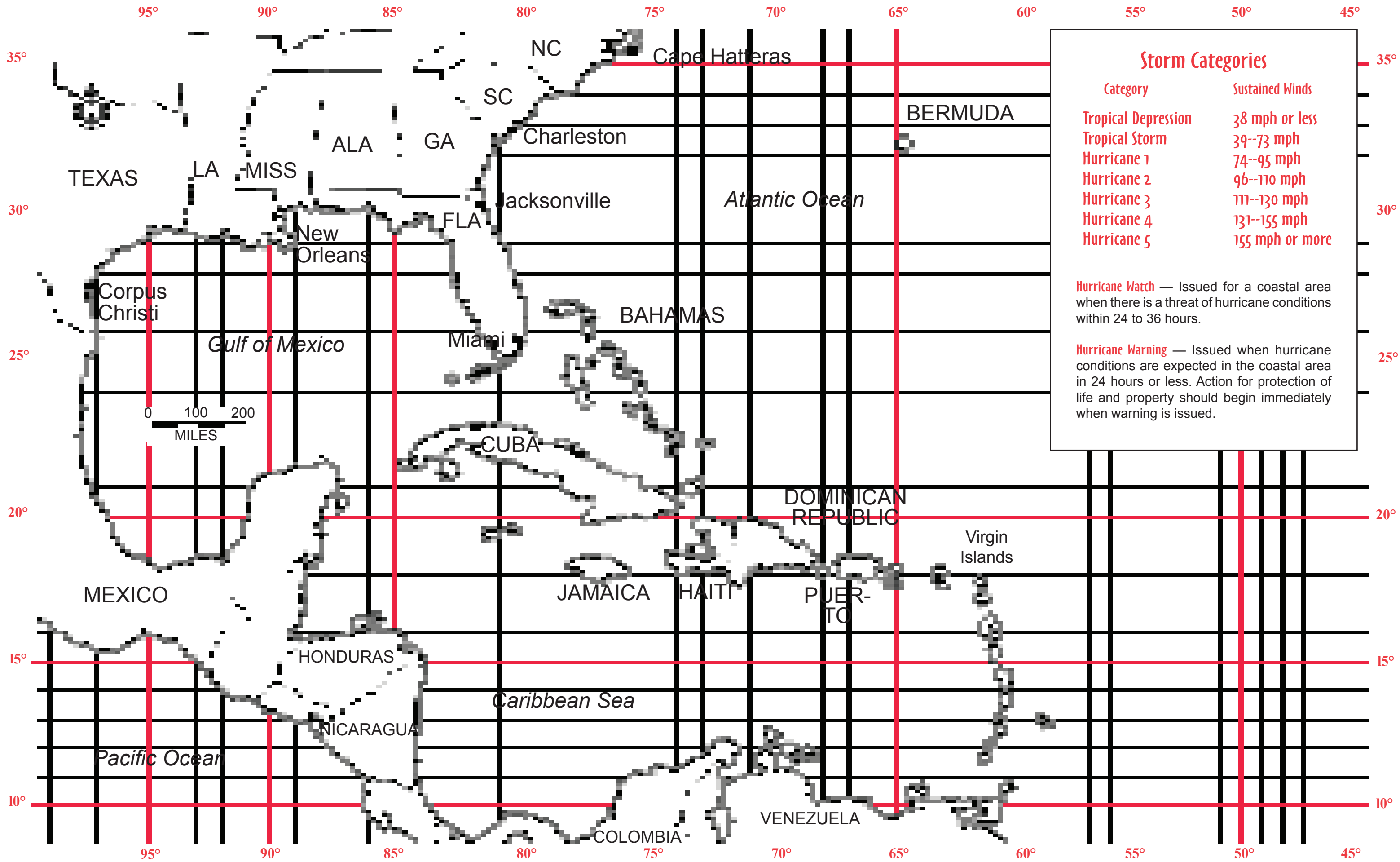
Mailing Address: P.O. Box 94214
Baton Rouge, LA 70804

Email: public@ldi.la.gov

Website: www.lidi.la.gov

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Hurricane Tracking Map and Preparedness Guide



Storm Categories

Category	Sustained Winds
Tropical Depression	38 mph or less
Tropical Storm	39--73 mph
Hurricane 1	74--95 mph
Hurricane 2	96--110 mph
Hurricane 3	111--130 mph
Hurricane 4	131--155 mph
Hurricane 5	155 mph or more

Hurricane Watch — Issued for a coastal area when there is a threat of hurricane conditions within 24 to 36 hours.

Hurricane Warning — Issued when hurricane conditions are expected in the coastal area in 24 hours or less. Action for protection of life and property should begin immediately when warning is issued.