



**A Guide to Insurance Preparation for  
Hurricane Season**



## How to Use This Guide

There's a lot to consider when preparing your home for hurricane season and one important part of hurricane preparation that often gets forgotten is insurance. Insurance is a tool to protect your home and family and just like any tool, it needs to be checked before you use it. The Louisiana Department of Insurance is launching "Dry Run": a week-by-week look at your insurance policies and how to prepare for an emergency. Each week you will tackle a different insurance related task.

Here are some icons you will see in this guide:



Facts, figures or tools that can make your preparations easier.



Tips and tricks that can save you time.



An extra step at the end of each week that can set you up for the future.

If you have insurance-related questions or would like to file a consumer complaint, please contact the Louisiana Department of Insurance.

Phone toll free: 1-800-259-5300

Website: [www.lds.la.gov](http://www.lds.la.gov)



## Week One: Check your policies.

Your insurance policies are documents spelling out exactly the terms and conditions of your insurance plan and advising you, the policyholder, about what claims the insurer is legally required to pay. Your policy is your guide that details what sort of perils you and your home are protected from and what steps you need to take in order to file a claim if you are affected by a covered peril.

The first step in preparing for hurricane season is knowing what is in your policy. Reading through your policy from front to back once a year is always a good idea, but you can use our worksheet to pull our key pieces of information you may need in an emergency.

Some tips for reading your policy:

- You can't read your policy if you don't have a copy of it. If you can't find your policy, call your agent and request a copy of your policy to be mailed to you. Your insurer may also offer online account services where you can print new policy ID cards, review your policy details and access your current or archived insurance information. Ask your agent or visit your insurer's website to learn more.
- Insurance policies are legal documents and can be hard to understand or use terms that may be unfamiliar. You can use NAICs [glossary of common insurance terms](#) online to better understand your policy.
- Use our Policy Worksheet to write down information that could be helpful to you in an emergency or if you have to make a claim.
- Read through all of your policies and consider what perils are likely to befall your family or home. Homeowner's policies typically exclude flood damage, which can be a costly event in Louisiana. Make note of any concerns you have about what your policies don't cover.
- Note if your policy has a hurricane deductible. A hurricane deductible is the amount you pay out of pocket before insurance coverage will pay for a claim. Hurricane deductibles are typically 3 to 5 percent of a home's value rather than a dollar amount deductible.



According to a 2017 survey by the National Association of Insurance Commissioners, 56 percent of homeowners haven't reviewed their homeowners insurance policies in more than a year; and 14 percent are unsure when—if ever—they last reviewed their policies.

Once you've reviewed your policies and made note of important information, decide if you need to contact your agent about closing any gaps in protection that you may have. You can use the Department's [Shop Your Rates](#) tools to find average premium costs in your area and the complaint ratio's of insurers across the state. You can also review the [Consumers Guide to Homeowners Insurance](#) to learn more about this important coverage.



Once a storm enters the Gulf of Mexico, it's unlikely that insurers will write coverage in areas that could be impacted

Your policies may cover more than just the structure of your home. Consider the following when reviewing your policies:

Contents coverage: Contents coverage is insurance that pays for damage to, or the loss of, your personal possessions while they are in your home. If you are the victim of a flood or hurricane, the damage is not only to the structure of your house. It can also ruin the furniture and items that make living in your home enjoyable. *Contents* refers to anything not permanently attached to the structure of the home. There may be limits to how much contents coverage you can purchase so be sure to understand your risks and needs.

Additional Living Expenses/Loss of Use Coverage: This coverage provides for living expenses that would exceed the insured's normal expenses to maintain a comparable cost of living after a claim has been made. For instance, if a hurricane rendered your home unlivable while repairs were being made, additional living expenses (ALE) coverage may cover a hotel bill for a period of time. There are limits to ALE coverage and there may be time limits as well. Receipts and records are needed to receive reimbursement from ALE coverage.

Comprehensive Vehicle Coverage: Comprehensive coverage on your vehicles pays for damage to your auto caused by an event other than a collision. If your vehicle is affected by a storm, flood or hurricane, comprehensive coverage will apply.



Flood coverage is excluded from most homeowner's policies and that you will need a separate policy to be covered. Policies can be purchased through private insurers or the National Flood Insurance Program. There is typically a 30-day waiting period before a flood insurance policy takes effect. LDI can answer simple questions about flood insurance but the Department does not regulate the [National Flood Insurance Program](#) which is a federal government program.

## Policy Worksheet

### **Homeowners Insurance**

Insurance Company: \_\_\_\_\_

Policy Number: \_\_\_\_\_

Local Phone Number: \_\_\_\_\_

National Phone Number: \_\_\_\_\_

Agent Name: \_\_\_\_\_

Deductible: \_\_\_\_\_

Hurricane/Named Storm Deductible: \_\_\_\_\_

### **Flood Insurance**

Insurance Company: \_\_\_\_\_

Policy Number: \_\_\_\_\_

Local Phone Number: \_\_\_\_\_

National Phone Number: \_\_\_\_\_

Agent Name: \_\_\_\_\_

Deductible: \_\_\_\_\_

### **Auto Insurance**

Insurance Company: \_\_\_\_\_

Policy Number: \_\_\_\_\_

Local Phone Number: \_\_\_\_\_

National Phone Number: \_\_\_\_\_

Agent Name: \_\_\_\_\_

Deductible: \_\_\_\_\_

### **Louisiana Department of Insurance**

1-800-259-5300

[www.ldi.la.gov](http://www.ldi.la.gov)



## Week Two: Save copies of what matters most in an emergency.

In a weather emergency, you may not have time to gather the paperwork, vital documents and keepsakes that mean the most to you before evacuating. Take the time now to gather this information together and store it in a safe place.

So what constitutes a document that you would need in an emergency? The first things to add to your “must have” list are your vital records and your insurance policies. These are the documents you will need as soon as you get to safety in the event that you must evacuate.

### What are Vital Records?

For each member of your family, you will need the following documents, if applicable:

- Driver’s license
- Birth certificate
- Adoption papers
- Social security cards
- Passports
- Citizenship papers such as “green cards” or naturalization documents
- Marriage license
- Divorce Decrees
- Child custody papers
- Current military ID
- Military discharge (DD Form 214)
- Medical and vaccination records for pets along with current photos and ID chip numbers in case you are separated



You will need copies of all of your policies, including homeowners, renters, flood, earthquake, auto, life, health, disability and long-term care. Bring any insurance cards as well as your Policy Worksheet with the policy numbers and insurance company contact information.

### How to Store These Documents

Ideally, you want all of this information quickly accessible to you in the event that you are not able to return to your home. You will want to keep hard copies of your vital documents in a format that is easy to pick up and carry, such as a small waterproof/fireproof safe or box. For insurance policies and other important records, digital storage may be the best option. Uploading scanned copies of your documents to a cloud document storage service or to a thumb drive can ensure that you have access to these files when needed and they are easier to change and carry than hard copies.

## Other Documents You May Need

- Property Records: Real estate deeds of trust and mortgage documents (at least the two-page settlement statement provided by the title company showing the actual cost of the house and purchase expenses); rental agreement or lease; auto/boat/RV registration and titles; video, photos or a list of household inventory.
- Medical Information: Immunization and other medical records, prescription information (drug name and dosage), health insurance identification cards, physician names and phone numbers, powers-of-attorney for health care, and living wills.
- Estate planning documents: Wills, trusts, funeral instructions, powers-of-attorney, attorney names and phone numbers.
- Financial records: First two pages of your previous year's federal and state tax returns, stock and bond certificates, investment records, brokerage and retirement account information, credit card, checking and savings account numbers, contact information for credit unions, banks, financial institutions, credit card companies and financial advisers.



Make two copies of your thumb drive and send the second to a trusted friend or relative who lives in a different part of the country.



## Week Three: Create a home inventory.

A home inventory is essentially a list, recorded either on video or on paper, of all of the items in your home. When a disaster strikes your home, a list of all of the items in your home can help streamline the process to make a claim. You may still have to take photos of items that have been affected or ruined to help support your claim.

Contents claims can require serial numbers, date of purchase and receipts in order to give you a fair value you for your contents, and having this information already assembled can cut down on the time it takes you to file a claim. This doesn't have to be a labor intensive process. You don't need to carefully document the amount of t-shirts you have. Just taking a photograph of your open drawer or closet can help substantiate your claims.

Anything of particular value such as large appliances, jewelry or fine art should be catalogued separately.



Creating a home inventory from scratch can feel like a very big job, but you can break it down into smaller segments. Even ten minutes a day spent working on it will add up to a finished project in no time.

### Tips for Filming/Photography for a Home Inventory

- Turn on all lights inside your house.
- Open glass doors to prevent reflection.
- Open closet doors to show quantity of clothing. Make sure you capture shoes, jackets, purses, etc.
- Take pictures of the insides of drawers with the contents fanned out.
- Use a non-glare dark cloth as a background for silver, china or jewelry.
- When photographing china, take a picture of the pattern name or manufacturer's signature, along with a picture of the pattern.
- When photographing jewelry, angle the flash to avoid glare.
- To get an overall picture, take wide-angle shots of the whole room.
- Keep the camera steady by bracing your hands on a piece of furniture.
- Be sure to keep the lens clear and focused.
- Don't cover the microphone with your hand. It will be easier to hear your narration about when and where you purchased items without it.





Did you know? The NAIC offers an app for iPhone and Android that allows you to quickly photograph and capture descriptions of your possessions room by room and then store electronically.

### How to create a home inventory

You can list your items by category, or by room. For many items like books, CDs, bed sheets or pots and pans, you can make a general estimate of how many you have. For expensive items, note the make and model, the store where the item was purchased and the approximate date.

### Sample list: Kitchen Inventory

Item	Description	When/Where Purchased	Make/Model	Price/ Cost
Mixer	5 Quart Tilt-Head Stand Mixer	Amazon, 2012	KitchenAid, KSM150PSPT	\$250.00
Microwave	Countertop, Stainless Steel 900 Watts	Wedding gift, 2007	Hamilton Beach, Serial #:123457A	Approximately \$65
Pans	Nonstick 10 piece cookware set. 2 skillets, 4 pots with lids.	William Sonoma, 2007	All-Clad	\$500.00
Flatware	Flatware service for 12 + serving utensils	Walmart, 2015	Cambridge Silversmiths	\$55.00



There are two types of reimbursement for contents coverage: replacement value and actual cash value. Replacement value is what it would cost to replace the item with one of comparable material and quality to be used for the same purpose. Actual cash value is the market value of an item and is replacement cost minus depreciation. Check to see if your policy would cover replacement cost or actual cash value for your contents and use your home inventory to decide what coverage is appropriate for your needs.



## Week Four: Protect your health in an emergency.

Bad weather, stress and unfamiliar surroundings can make a trying situation like evacuation even worse. Don't take chances with your health. Whether you have special medical needs or not, you can prepare now for the possibility of being displaced due to a disaster.



Did you know? In an emergency the state will open special needs shelters for those that need them. Typically, the person with special needs and one family member or friend is allowed to be at the shelter. Check the [Department of Health and Hospitals](#) for more information.

### Tips for Getting Your Health Needs in Order:

- Review your health insurance policy to become familiar with what you should do in the event of an emergency.
  - Identify your network hospital. Find out from your provider what coverage your plan provides when you are displaced and need medical care outside of your area.
  - Identify the pharmacy you are most likely to use and have their contact information on hand.
  - Have the name and phone number of your medical supply company on hand and, if possible, make arrangements with them ahead of time to assure you have adequate supplies.
  - If someone is on dialysis, locate dialysis centers in other parts of Louisiana or nearby states and have your records sent to that center and make arrangements to stay in that area.
- Collect an emergency supply of items like eyeglasses, contact lenses, hearing aid batteries, dentures and any over the counter medicines you may need. Pack a general first aid kit to take with you in case of an evacuation.
- If you have online accounts for your insurance policy and pharmacy, keep a hard copy of your log-in and password information on hand so you can be able to access it from anywhere.
- Keep your prescriptions in their original containers and make sure they are properly stored in case some need refrigeration.
- Keep any important health related documents in a waterproof protector such as copies of prescriptions, unfilled prescriptions, prescription cards, health insurance cards and policy information.
- Have the name and contact information for an emergency contact, next of kin, and any medical provider who is currently treating you, where it could be easily located by others.



If you receive Medicare, the Louisiana Department of Insurance can help you locate your policy. Just call our SHIP office at 1-800-259-5300.

See the Louisiana Department of Insurance's flyer [Hurricane Health Insurance Preparedness](#) and [Medicare Information for Disaster or Emergency Areas](#) to find out more.



Find out if your doctor will give you a written prescription for any important medications you may need to fill away from home such as insulin or heart medications.