



Personal Lines

Client Alert

Storm Preparedness

What to Know, What to Ask, and What to Do When Severe Weather Strikes

As severe weather season ramps up, now is the time to ensure you and your property are protected. Whether facing a hurricane, tornado, or other natural disasters, preparedness and quick action make all the difference.

What Questions Should You Be Asking Now?

- **Do I have flood coverage and is it enough?** Many homeowners' policies *do not* include flood protection, and even when coverage exists (such as through FEMA), it may fall far short of fully replacing or repairing your property. Review your current flood insurance and consider whether supplemental private coverage is needed.
- **What are my deductibles?** Know the out-of-pocket costs for different types of damage (e.g., hail, flood, wind, etc...)
- **Are all my assets insured properly?** Review limits and coverages for your home, vehicles, boats, and other valuables.
- **Is my contact information current?** Ensure your insurance provider can reach out quickly post-event.

What To Do If an Event Happens

- **Protect Your Property**
 - a. Move cars and boats to a secure place, away from the storm.
 - b. Board up windows or reinforce weak points in your home.
 - c. Secure important documents and valuables in waterproof containers.
- **Have a Basic Evacuation Plan**
 - a. Identify a safe location in advance.
 - b. Keep a "go bag" ready with essential items like medication, water, chargers, and cash.
 - c. Make sure all family members are aware of the plan.

Reminder:

- Hurricanes often provide advanced warning; use the time to prepare thoroughly.
- Tornadoes can form with little notice and sometimes only 30 seconds. Their wind speeds can exceed those of hurricanes, so quick sheltering is critical.

After the Storm

- **Document damage** with photos or videos before beginning any cleanup.
- **Contact your insurance advisor** as soon as possible to begin the claims process.
- **Keep receipts** for any emergency repairs or temporary accommodations.

We're Here to Help

If you have any questions about your current policies or want to explore additional protection options, our Personal Lines team is standing by. Stay safe and stay covered.

Margaret Ann Pyburn

EVP, Personal Lines
CAC Agency

mpyburn@cacgroup.com