



NW Insurance Council

Consumer Alert

Contact:

Kenton Brine, President
Sandi Henke, Deputy Director
NW Insurance Council
Phone: (503) 465-6800 / (800) 664-4942

Release Date: 09-05-2019

kenton.brine@nwinsurance.org
sandi.henke@nwinsurance.org
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National Preparedness Month: Insurance and preparation are keys to disaster survival and recovery

What To Know

- September is *National Preparedness Month*. Visit FEMA's [National Preparedness Toolkit](#) and Insurance for Business and Home Safety's [Open for Business](#) for information.
- A standard Homeowners insurance policy does not cover flood, earthquake or landslides but separate coverage is usually available.
- A complete home inventory of your possessions will help you and your insurance company get through the claims process more quickly.

PORTLAND, September 05, 2019– Hurricane Dorian has devastated the Bahamas and is now threatening the lives and properties of thousands of U.S. homeowners and business owners on the East Coast, prompting officials to order evacuations as the massive storm takes aim toward the Carolinas. While hurricanes do not threaten residents of the Pacific Northwest, our region often faces threats from many other natural disasters, including earthquakes, tsunamis, wind and rainstorms and sometimes-devastating wildfires.

Events like Hurricane Dorian in the East as well as dry, dangerous wildfire seasons in the Northwest underscore the need for families and businesses to be prepared for natural disasters.

September is National Preparedness Month, and NW Insurance Council joins local, state and federal agencies and organizations in urging people to be ready before natural disasters strike.

“The Northwest is not immune from large-scale disasters,” said Kenton Brine, NW Insurance Council president. “Planning ahead for evacuations from wildfires or flooding can save your life and the lives of those who matter most.”

Emergency management officials suggest that families have a plan and supplies to be self-sufficient for at least three days after a disaster, Brine said. And having supplies for up to two weeks is even better to survive the aftermath of a disastrous event. But to recover financially from damage to homes and businesses, Brine noted, having the right insurance coverage is the key.

“It’s critical to know what kind of damage is covered under your standard home or business policy and to talk with your insurance company or agent about appropriate additional coverage to protect your investment in your home, your possessions and your business,” Brine said.

The NW Insurance Council offers the following tips to help you plan for the next disaster:

- **Develop an effective disaster preparedness plan** for your family. Visit FEMA’s [National Preparedness Toolkit](#) for information about how to develop a plan. For businesses, visit the Insurance for Business and Home Safety’s (IBHS) disaster planning toolkit [Open for Business](#), which is designed to help businesses plan for any type of business interruption so it can quickly re-open and resume operations after a disaster.
- **Review your insurance policies** to be sure you have the right coverage to meet your needs. Find out what your insurance will cover. Most [Homeowners](#) and [Business Insurance](#) policies do not cover damage caused by flood, earthquake, landslides or tsunamis.
- **Flood Insurance can be purchased** in most communities through the [National Flood Insurance Program](#). You may be able to purchase [earthquake coverage](#) separately

through your Homeowners insurance company or through a specialty carrier, such as [GeoVera](#).

- **To insure against earth movement**, such as landslides, mudslides or sinkholes, homeowners should speak to a reputable insurance broker about a “Difference in Conditions” policy offered by specialty or “surplus lines” insurers. Surplus lines insurers offer products that typically are not offered by “standard” insurers. Visit [Surplus Line Association of Oregon](#) to find out more about surplus lines brokers/insurers in Washington.
- **Develop a home inventory of your personal property.** Don’t trust your memory. A complete inventory of your possessions will help you and your insurance company get through the claims process more quickly. Many insurance companies offer [mobile apps](#) to help you track your home inventory, but you can even start with a walk-through of your home with your phone’s video or camera, adding notes about the purchase price or estimated value of items in your home.
- **Store your home inventory and insurance papers** in waterproof containers offsite in a safety deposit box or with a friend. Many insurers also offer electronic copies of your policy form that can be stored online or on your own devices. Digital photos of your insurance documents, or electronic versions of your policies all can be stored online or “in the cloud” for access when you need them. Ask your insurer for details.
- **Become familiar with your community’s disaster preparedness** plans by visiting the community's official website or stopping by city hall. For more information about statewide emergency preparedness plans, visit the [Oregon Emergency Management Association](#).
- **Develop an emergency kit that includes at least a three-day supply** of drinking water and food you don’t have to refrigerate or cook. The kit should also contain first aid supplies, a weather radio, battery-operated lights and batteries, candles, clothing, blankets, medicine – including food and medicine for your pets – copies of your

insurance policies and some basic tools. More disaster planning resources are available at www.redcross.org.

- **Refill your vehicle's gas tank** whenever it gets down to a half tank. Plan an escape route in the event you have to evacuate your home.
- **Know your evacuation routes.** Check with city or county officials for low points in the event of a flood or tsunami. Know ahead of time the alternate routes open to you in the event of a wildfire or washed-out roadway.
- **Determine the location of the nearest official shelter.** The Red Cross can locate shelters near your home and explain what you should take with you.
- **Agree on a meeting place** for your family in case local communications networks are offline. Also determine a virtual meeting place such as a voicemail box or online social networking site. Designate out-of-state contacts and provide contact information to each family member in case you can't communicate locally.

For more information, contact NW Insurance Council at 800-664-4942 or send an e-mail to info@nwinsurance.org.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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