



## Are You Prepared For A Disaster?

The devastation caused by Hurricanes Katrina and Rita shows the importance of being prepared for disaster.

### *To protect yourself and your family...*

- Know in advance—and tell your loved ones—where you will go and how you will get there if you have to evacuate your home.
- Have a list of all important telephone numbers—work locations, schools, etc.—that you may need to contact family members and relatives on short notice. Also have a list of telephone numbers for police, fire department and ambulance service.
- Keep a current list of all prescription medications and medical conditions, plus contact numbers for your medical providers. Bring it with you if you must relocate, so you can obtain proper medical care at a new location.

### *To protect your finances, keep in an easy-to-carry box or a safe off-site location...*

- Copies of all insurance policies (home, life auto, etc.).
- Video, CD or photos of your house and its contents to document insurance claims.
- Copies of important papers, such as birth certificates, green cards, wills, trusts and so on.
- Copies of tax returns for the past four years, including business returns and other filings (such as payroll and sales taxes) if you own a business.

### *Your Insurance*

Insure your home and possessions to full value. In the event of a total loss, the amount you receive for your home

and possessions is based on their stated values in your policy. Valuing your home accurately is important because most policies limit replacement coverage to 125 percent of the stated home value as specified in the policy. Typical coverage for your home's contents is 80 percent of your home's value.

### *Review Policy Limits Annually*

These values increase over time, especially if you've remodeled or made sizeable purchases lately, such as a home entertainment system, antiques or jewelry. Review these values with your independent agent regularly and make sure they're adequate. While policies automatically adjust for standard inflation, the value of your home or possessions may exceed these increases.

### *One Final Note*

When comparing policies, consider the coverage for debris removal (which can often be hefty after a fire, tornado or hurricane) and landscaping after the repairs are complete. Keep in mind that homeowner policies typically don't cover trees, as there's really no way to replace that 100-year-old oak tree.

Also, if your home is uninhabitable during reconstruction or repair, you'll have to live elsewhere. Typically, an insurance policy will allow for this "additional living expense" up to 20 percent of the coverage on the dwelling. Some policies are more generous, while others give you the option of increasing this amount for an additional premium.

Please give our agency a call if you are concerned about any insurance issues. We'll be happy to put your mind at ease with the right protection.

