

Severe Weather

Safety and insurance tips



Consumers 1-800-686-1526 • OSHIP 1-800-686-1578 • Fraud & Enforcement 1-800-686-1527

Severe weather can cause a considerable amount of damage to your home, car and property. So, how can you make sure your belongings are protected in the event of severe weather?

Before the storm:

- Be sure you have adequate coverage and deductibles that are reasonable for your needs, by examining your homeowner or renter's coverage, as well as auto insurance policies.
- Tornadoes are considered "wind-storms" and damages caused by them are covered under homeowners insurance policies. If a tornado damages your car, protection is provided under the comprehensive portion of your auto policy.
- Compile a detailed written inventory of your home and belongings and supplement that inventory with a videotape or photographs. Keep the inventory off-premises in a safety deposit box. This will assist in settling claims.
- Check on the necessity and availability of flood insurance in your area. Flood insurance is not included in typical homeowner and renter's insurance policies. Call the National Flood Insurance Program at 1-800-638-6620 to learn about flood insurance in your neighborhood.
- Check to see if your policy has "loss of use" or "additional living expense" coverage. This will help pay for temporary housing if you can't stay in your home due to damage caused by a storm. Many policies cover such expenses up to a stated amount.

During the storm:

- Create an emergency plan, including places the family will gather in response to emergency weather alerts.
- When at home or in a building and threatening weather approaches, go to the basement or interior hall. Stay away from windows.
- Keep on hand basic supplies like water, food, flashlights and a battery-operated radio.
- If you're in a car or mobile home when a tornado approaches, leave immediately. If you cannot locate immediate underground shelter, lie flat in a gully or ditch; do not get under an overpass or a bridge. Do not try to outrun a tornado.

After the storm:

- Call your insurance company as soon as you can.
- Try to protect your property and salvage what you can.
- Closely inspect property and cars for damage. Note and photograph any damage and losses. This will assist in settling claims.
- Be sure your insurance representative knows how to contact you if you can't stay in your home.
- Do not make a hasty settlement. If necessary, seek assistance from a third party; agent, public adjuster, or attorney.
- Be sure everything is considered in your claim. Back-up claims with written estimates, receipts, and photographs.
- Beware of home repair rip-offs. Carefully check the background of contractors and others who promise "cheap" repairs. Don't pay the entire cost of repairs up-front, and try to only do business with local, established contractors. Before signing any contract, read the entire document, and contact your local Better Business Bureau or the Ohio Attorney General's Office to see if the company has a good customer service record.

What if I have a problem with the insurance agent or the company?

Call the Ohio Department of Insurance at **1-800-686-1526**. The Department regulates agents and companies that are licensed to sell insurance in Ohio. The Department's Consumer Services representatives can answer your insurance questions and investigate your complaints about an insurance company or agent.

John R. Kasich
Governor



ODI
Ohio Department
of Insurance

Mary Taylor
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