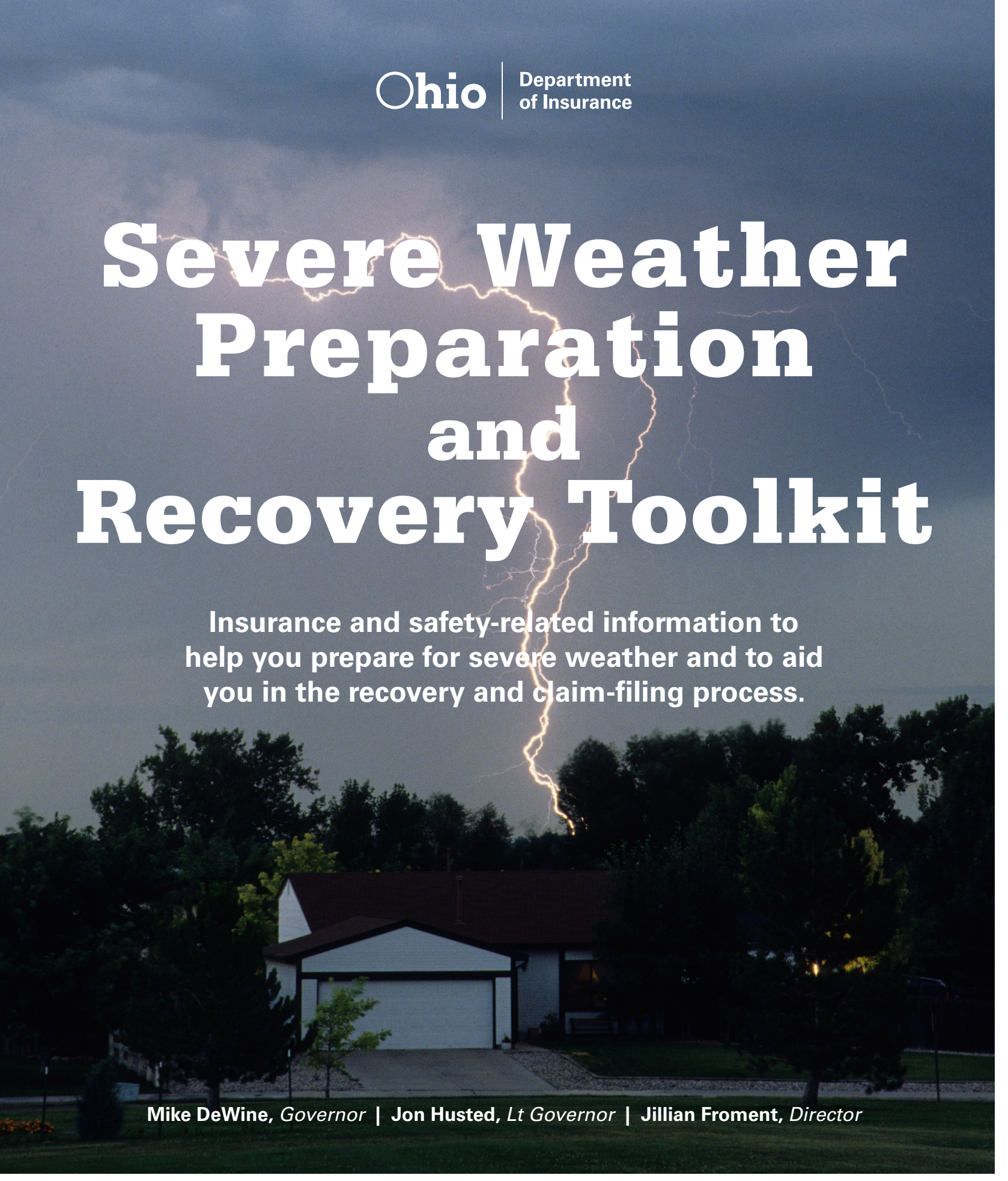
Ohio | Department of Insurance

Severe Weather Preparation and Recovery Toolkit

Insurance and safety-related information to help you prepare for severe weather and to aid you in the recovery and claim-filing process.



Mike DeWine, *Governor* | **Jon Husted,** *Lt Governor* | **Jillian Froment,** *Director*

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About This Toolkit

The Ohio Department of Insurance has created this toolkit to help Ohioans be safer and more financially prepared for when severe weather strikes, and more familiar with how to navigate the recovery process.

You can utilize this toolkit as an accompaniment when preparing a safety plan for you and your family, and in conversations with an agent when reviewing your insurance protections. If you are facing a claim-filing situation, turn to the toolkit for clarity on steps to follow to get you back on your feet faster.

If you have any questions about the material or related to other insurance topics, please contact us at 800-686-1526. The Ohio Department of Insurance is one of the largest consumer protection agencies in the state with insurance experts ready to help you become a more empowered insurance consumer. Additional insurance information is available on our website at insurance.ohio.gov.

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Safety First

Just as important as securing the appropriate insurance protection is devising a safety plan, assembling an emergency preparedness kit, and completing proactive maintenance to minimize potential danger to you, your loved ones, and your property.

Safety Tips:

- When at home or in a building and threatening weather approaches, go to the basement or interior hall. Stay away from windows.
- Stay protected from lightning by seeking cover inside substantial buildings (one with a full enclosed roof, walls, and floor) and hard-topped vehicles.
- During a forecast of severe flooding, be prepared to evacuate. Get to high ground.
- Never attempt to walk or drive through flood waters. The water can be much deeper than it appears.
- The safest place to be during a tornado is a basement. If the building has no basement, or cellar, go to a small room (a bathroom or closet) on the lowest level of the structure, away from windows, and toward the center of the building.
- If you're in a car or mobile home when a tornado approaches, leave immediately. If you cannot locate underground shelter, lie flat in a gully or ditch.
- If you're outside when a hailstorm strikes, quickly seek shelter.

Keep your Property & Possessions Safe:

- Turn off propane gas when you are finished grilling.
- Recognize the smell of leaking natural gas and report it immediately.
- Clean out gutters and downspouts.
- Look for missing shingles and broken/overhanging tree limbs, and remove dead branches and trees.
- Check water pipe insulation to prevent winter freezes.
- Make sure the dryer vent is unobstructed.
- Keep candles away from fabrics and children. Do not leave a fire unattended.
- Prevent water damage by regularly checking your roof, downspouts, water pipes, and sprinkler system for clogs and leaks.

Create an Emergency Preparedness Kit:

Preparedness kits should be customized to meet the needs of your household. The Ohio Emergency Management Agency suggests that basic supplies should include the following: flashlights or battery operated lanterns, portable radio, dry and/or canned foods, water, and blankets. Replace batteries, food, and water every six months.

Food/Drink:

- One gallon of water per person per day, to last at least 3 days
- Ready-to-eat canned meats, soups, fruits and vegetables
- High-energy foods (peanut butter, jelly, crackers, granola bars, and trail mix)
- Canned, bottled or boxed juices
- Comfort foods (cookies, candy, cereals, instant coffee, and tea bags)

Sanitation:

- Toilet paper and towelettes
- Soap and liquid detergent
- Hand sanitizer and disinfectant
- Feminine supplies
- Plastic garbage bags and ties
- Plastic bucket
- Household chlorine bleach

Special Items:

- Medications (prescription and non-prescription)
- Spare eyeglasses and contact lenses
- Important family documents (store in a waterproof, portable container)
- Board games, books, and playing cards (for entertainment)
- Supplies for individuals with special needs (babies, elderly or disabled persons)

Clothing/Bedding:

- At least one complete change of clothing and footwear per person
- Sturdy shoes or work boots
- Rain gear
- Blankets or sleeping bags
- Hats and gloves
- Thermal underwear

Quick Tip:

Keep space heaters at a safe distance from fabrics and children and never leave them running in an unoccupied room or when you go to bed.

What's Covered?

Knowing what damage your insurance policies will cover to help you get your life back in order is important. Work with your insurance agent and talk with your family about the most adequate insurance protection for your needs.

Common Questions:

1 What's included in a standard property insurance policy?

Most damage to the structure and its contents caused by water, hail, wind/tornado, lightning, fire, explosions, heavy snow, and ice are generally covered by a standard property insurance policy after certain deductibles are met. A deductible is how much you have to pay out of pocket before insurance begins.

2 Is flood insurance included in a standard property insurance policy?

Flood insurance is typically not included in a standard property (home, condo, rental or business) insurance policy. This means that the cost of repairing damage or replacing possessions would come out of your pocket, unless you secure flood insurance. Flood insurance is made available by the federal government's National Flood Insurance Program at floodsmart.gov and 800-427-4661. Coverage is secured through an insurance agent. There is a 30-day waiting period before coverage begins.

3 What is not included in a standard property insurance policy?

Protection from damage caused by an earthquake, water back-up in basement, and food spoilage is also not included and must be added to your insurance policy.

4 What does renters and condo insurance protect?

Renters insurance covers personal property, such as clothing and electronics, provides certain liability protection and can include other protections. Most landlords have insurance to financially protect them against structural damage to their property. This protection does not extend to a renter's personal property. A condo policy insures your contents and only the portion of the building you own (such as the interior walls) independent of the other owners.

Create an Inventory of Your Possessions:

Make time to create an inventory of your possessions and to update it as needed. An inventory that includes photos and videos of your items will be invaluable if you have to file a claim to repair or replace anything that has been damaged. You can find a printable home inventory checklist at insurance.ohio.gov. If you prefer to manage your inventory on your mobile phone, download the National Association of Insurance Commissioners free home inventory "myHome Scr.App.book" app.

Insurance Coverage Cheat Sheet:

- Most standard property insurance policies cover structure and contents damage from water, hail, wind/tornado, lightning, fire, explosions, heavy snow, and ice after certain deductibles are met. A deductible is how much you have to pay out of pocket before insurance begins.
- Flood insurance is not included in a standard property (home, condo, rental or business) insurance policy and must be purchased separately.
- A condo policy insures your contents and only the portion of the building you own (such as the interior walls) independent of the other owners.
- Renters insurance covers the contents of your rented property but not the structure itself.
- Your insurance will pay for personal property damage either as actual cash value (no more than the value on the day the item was destroyed) or replacement cost (you can replace with a comparable new item at today's price).
- Reasonable after-the-fact expenses are generally covered up to set time frames and amounts: fire department charges, additional living expenses, temporary repairs, debris removal, damaged trees and shrub removal, and storage of personal property.
- Roof, gutter, siding, and window damage is generally covered as is leaking from interior walls and ceilings from seeping rain. Many insurance policies have a separate deductible specific to wind/hail damage that is either a flat dollar amount or a percentage amount of what the property is insured for.
- Food spoilage is normally not covered if the cause of loss is an off-premises power outage (downed power lines, etc.). Some insurers offer refrigerated property coverage that insures frozen/refrigerated items due to loss of power.
- If a tree falls on your home, garage or fence your policy will pay to repair damage to the structure and contents, as well as tree removal costs. Debris removal costs may be limited if the tree does not fall on other property. Typical policies will not pay to replace a tree, but may if the tree is struck by lightning, whether it falls or not.
- Coverage for sewer drain backup is not included or is limited in a typical policy and must be added.
- Vehicles damaged by disasters and weather-related events are typically covered under the "other-than-collision" (also known as "comprehensive") portion of an auto insurance policy. This is optional coverage that would need to be purchased.

How to Secure Suitable Insurance Protection:

1. Utilize the services of a licensed insurance agent to establish appropriate levels of insurance protection.
2. Shop around and compare different products. Use more than one quote to make your decision.
3. Many insurers offer discounts if you purchase more than one policy from the same company.
4. Consider raising your deductible to a higher dollar amount in order to lower your premium.
5. Carefully review your policy annually and keep it up-to-date as your life and insurance needs change.

Claim Filing Checklist

During times of crisis, you may be overwhelmed and confused by the insurance claim filing process. However, it is critical that claims are filed correctly to ensure that you receive all the payments due to you.

Severe Weather Recovery:

Know Your Policy

Understand what is covered by your deductible amounts. A deductible is how much you have to pay out of pocket before insurance begins.

Immediately Document Losses

Before removing debris or broken belongings, document your losses to provide to your insurance company. Take photos and/or video. Make a list of the damages and/or damaged items.

Consider Making Temporary Repairs

Take reasonable steps to avoid further harm to your home or belongings, but do not put yourself in danger. Consider calling a professional. Your insurer will typically reimburse the cost of these repairs as part of your claim.

File Claims Immediately

Call your agent or your company's claims hotline immediately. Notifying them is likely required within a certain time frame. Insurers often send disaster response teams to the impacted area to assist policyholders to assess damage, cut checks, and help start the claims process.

Provide Complete, Correct Information

Incorrect or incomplete information will delay the processing of your claim. When reporting your losses, have your insurance information, current contact information, and home inventory on hand. File a claim with both companies if your auto and homeowners policies are with different insurers.

Keep Copies of Correspondence

When you communicate with anyone during the claims process, keep copies and records of all correspondence. Write down information about your telephone and in-person contacts, including the date, name and title of the person you spoke with, and what was said. Keep a record of your time and expenses.

Claims Process

After you file your claim, your insurer will send a claims adjuster to assess the damage. Public adjusters offer the same services, however, you are responsible for any related fees. They will provide documentation of the loss to your insurer to determine your claims settlement. You may receive more than one claims check. The first check will likely be an emergency advance. If there is a mortgage on your home, the payment for structural damage may be payable to you and your mortgage lender. Lenders may put that money into an escrow account and pay for repairs as the work is completed

Ask Questions

If you have any questions or concerns, be sure to share them. If there is a dispute, ask the company for the specific language in the policy that is in question. Find out if the disagreement is because you and the insurer interpret your policy differently.

Contractor Fraud

After a damaging storm or disaster, home repair contractors often go door-to-door to offer roofing, siding, and repair services. While the majority of contractors are reputable, there are some dishonest contractors who prey on consumers who are eager to get their property and lives back in order.

Avoid Deceitful Contractors:

- Immediately contact your insurance company if you believe your property sustained damage.
- Request a list of reputable contractors from your insurance company, the Better Business Bureau, or a specialized organization.
- Contact multiple contractors and obtain more than one estimate.
- Read all documents provided by a contractor before signing.
- Do not allow a contractor to inspect your property when you are not home. If you give a contractor permission to inspect your property, watch them conduct the inspection.
- Do not give a contractor Power of Attorney over your affairs, or permit them to negotiate or settle your insurance claim.
- Pay contractors by check or credit card, rather than in cash, so you have a record of all payments issued.

Report Fraudulent Activity

If you have been defrauded by a contractor or were encouraged to fabricate an insurance claim, call the Ohio Department of Insurance at 800-686-1527.

When Choosing a Contractor:

- Check licensing and references before hiring.
- Always insist on a written estimate before authorizing any repairs.
- Do not sign any contracts before an adjuster has surveyed the damage. In most cases, the adjuster will want to see the estimate before you begin making repairs.
- Do not pay a contractor the full amount upfront or sign over your insurance settlement payment. A contractor should expect to be paid a portion when the contract is signed and the remainder once the work is complete.
- Contact the Better Business Bureau to verify if any complaints have been filed against the company.

Be Wary of Contractors Who:

- Uses high pressure sales tactics.
- Are not registered with the Ohio Secretary of State.
- Discourage you from contacting your insurance company.
- Provide an estimate that is substantially higher than that of other contractors.
- Ask you to sign a contract that has not been fully completed.
- Suggest that you give them Power of Attorney so they are able to negotiate the settlement of your insurance claim.
- Require “cash” for a down payment.

Severe Weather Preparation & Recovery Resources

Ohio Department of Insurance

Protects and educates Ohio insurance consumers.

- **insurance.ohio.gov**
- **Consumer hotline: 800-686-1526**
- **Fraud hotline: 800-686-1527**

Insure U for Consumers and Small Businesses

Insurance information and tips from the National Association of Insurance Commissioners.

- **insureuonline.org**

Ohio Severe Weather Awareness Committee

Educates Ohioans how to prepare for and recover from natural disasters.

- **weathersafety.ohio.gov**

American Red Cross

Helps to save lives and restore hope.

- **redcross.org**

Ohio Emergency Management Agency

Essential emergency-related information.

- **ema.ohio.gov**

United States Department of Agriculture (USDA)

The USDA's Risk Management Agency provides coverage through the Federal Crop Insurance Corporation to farmers and ranchers. Private sector insurance companies sell and service the policies.

- **rma.usda.gov**

National Flood Insurance Program (NFIP)

Provides flood insurance to property owners, renters, and businesses

- **floodsmart.gov**
- **800-427-4661**

Stay Engaged

During a severe weather situation and in recovery, stay engaged (including on social media) with the resources listed above, and your local news, local and county emergency management agency.

Notes

Contact the Ohio Department of Insurance

To access various department services and for publication updates, visit our website at insurance.ohio.gov.

Consumer Services 800-686-1526
Medicare Information 800-686-1578
Fraud & Enforcement 800-686-1527

TDD/TTY phone users please call
Ohio Relay Services 9 + 711

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