

IBHS: Best Time to Prepare for 2018 Hurricane Season is Now!

IBHS Offers Resources for Independent Agents to Help Insureds Prepare for Severe Summer Storms and Tropical Cyclones

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TAMPA, Fla., June 8, 2018 – The 2018 Atlantic Hurricane Season officially began on June 1 and we have already experienced one named cyclone in what is expected to be a very active season which runs through Nov. 30.

Subtropical storm Alberto, which impacted areas from the Gulf Coast through the Midwest in late May, is a strong reminder that now is the time for home and business owners to prepare for tropical storms, devastating hurricanes and other severe summer weather. <u>Guidance</u> on how personal lines and commercial lines insureds can strengthen their properties and prepare for fierce summer storms is available from the Insurance Institute for Business & Home Safety (IBHS) at disastersafety.org.

"Before the next storm strikes, personal and commercial insureds should take a walk around their property," said Roy Wright, CEO and president of the Insurance Institute for Business & Home Safety. "They should look for and arrange repairs to loose shingles, siding or fencing. Trim trees away from their home or business facility and clear gutters and drains of debris so rain water can move away. These and other simple steps will help prepare homes and businesses and will save insureds time, energy, aggravation and money after the storm passes."

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The National Oceanic and Atmospheric Administration (NOAA) forecast calls for 10 to 16 named storms, with five to nine hurricanes. NOAA's outlook indicated one to four hurricanes could become major (Category 3 or higher) with sustained winds in excess of 110 MPH. This follow's 2017 extremely active season, which resulted in more than \$200 billion in property losses across the U.S.

IBHS offers numerous resources for independent agents to help their personal lines and commercial lines insureds prepare their properties for <u>hurricanes</u>, <u>tropical storms</u> and other <u>severe summer storms</u> at disastersafety.org.

"Preparedness is the key to mitigating risks for everyone in hurricane-prone areas," Wright added. "Insureds can protect their property through maintenance and monitoring, and with flood insurance if they live in an area prone to flooding. If they live or own property along any waterway, flood insurance is something they should strongly consider and talk to their independent agent to learn more about this important coverage."

Wright also emphasized there is a 30-day waiting period for new flood insurance policies to become effective for homeowners and business owners after the policy is bound by their independent agent.

About the Insurance Institute for Business & Home Safety (IBHS)

IBHS' mission is to conduct objective, scientific research to identify and promote effective actions that strengthen homes, businesses and communities against natural disasters and other causes of loss.

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