

## SCC Offers National Preparedness Month Reminders

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**RICHMOND** – Hurricanes, wildfires, earthquakes and a pandemic – 2020 has already been a year filled with disasters. During National Preparedness Month (NPM) each September, we're reminded that, no matter what the disaster, the time to plan is now.

Promoting the theme "Disasters Don't Wait. Make Your Plan Today," during NPM, individuals and communities are encouraged to develop a plan, assemble a supply kit (including COVID-related supplies), prepare for disasters, and teach disaster preparedness to youth.

With the midpoint of hurricane season upon us, disaster planning is more important than ever. There have already been 13 named storms during the 2020 Atlantic hurricane season, which began June 1 and runs through November 30. Late August to early October is often the most active and dangerous time for tropical cyclone activity.

No matter where you live in Virginia, hurricanes and their accompanying winds and rains can threaten lives and property. Once a hurricane develops in the Atlantic Ocean, it will be difficult to find an insurance company willing to write related coverage until the storm threat passes.

The State Corporation Commission's (SCC) Bureau of Insurance (Bureau) reminds Virginians to assess their risk, review their insurance coverage and know what to do before and after a hurricane or other disaster strikes. Review your insurance policy carefully to make sure you have enough coverage in the event of a disaster. Know what your policy does and does not cover. Contact your insurance agent or company or the Bureau of Insurance if you have questions.

"Protect yourself physically and financially. Take steps now to ensure you have the coverage you need if disaster strikes," said Virginia Insurance Commissioner Scott A. White. "Ask your insurance company or agent how you can minimize property damage and, if such damage occurs, how to expedite the processing of claims with your insurance company."

The Bureau suggests preparing a complete inventory of your personal property including serial numbers, photographs and videotapes. The National Association of Insurance Commissioners' free smartphone app – myHOME Scr.APP.book – can facilitate this process. Keep your home inventory and your insurance policies in a safe place and take them with you if you evacuate.

Keep in mind that homeowners insurance policies issued in Virginia generally do *not* provide coverage for damage to your home and belongings due to flood, surface water, or storm surge. However, flood insurance is available through the National Flood Insurance Program (NFIP). To learn more, contact your insurance agent or the NFIP at 1-888-225-5356 or visit

[www.floodsmart.gov](http://www.floodsmart.gov). There is typically a 30-day waiting period for a new flood insurance policy to take effect.

Ask your agent if your homeowners policy contains a special deductible for wind or hurricane losses. These deductibles are applied separately from any other deductible on a homeowners policy and may be written as a flat amount, such as \$1,000, or applied to a loss as a percentage of the insurance coverage on the dwelling. The deductible is the amount that you are responsible for paying before the insurance company pays its portion of the claim.

If your property is damaged by a hurricane or other disaster, call your insurance agent or company as soon as possible. Make any necessary emergency repairs and take reasonable steps to prevent further damage to your property. Record all damage to your property and include photographs, notes and repair-related receipts.

The Bureau of Insurance stands ready to assist consumers with their insurance-related questions and concerns. Contact the Bureau's Property and Casualty Division toll-free at 1-877-310-6560 or in Richmond at 804-371-9185. The Bureau also offers free consumer guides for homeowners and commercial property owners with information about what to do when a disaster strikes. These and many other insurance guides are available on its website at <https://www.scc.virginia.gov/pages/Insurance>.

For additional emergency preparedness information relating to hurricanes and other types of disasters, visit the Virginia Department of Emergency Management website at [www.vaemergency.gov](http://www.vaemergency.gov) or <https://www.ready.gov/>.

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