NCHurriClaims.com

Your source for insurance information in a disaster

Brought to you by the North Carolina Department of Insurance

North Carolina
DEPARTMENT OF INSURANCE

| Mike Causey, Commissioner

Everyone in North Carolina is at risk of property damage or loss from hurricanes or other natural disasters. Hurricane season lasts from June to November and usually peaks from mid-August to late October.

The N.C. Department of Insurance has designed this toolkit of information to help you financially protect your family and property in the event of a hurricane or other disaster. Store this toolkit with copies of your insurance policies and important insurance company and agent contact information in a safe place!

For more information, visit www.NCHurriClaims.com or call the Department of Insurance at 855-408-1212.

Contact Information

My Insurance Agent/Company

_____

_____

_____

_____

_____

_____

_____

N.C. Department of Insurance
430 North Salisbury Street
1201 Mail Service Center
Raleigh, NC 27699-1201
www.ncdoi.com
855-408-1212 Toll free

National Flood Insurance Program
888-379-9531 Customer Service

NC Joint Underwriting Assoc./NC Insurance Underwriting Assoc. (BEACH/FAIR Plans)
800-662-7048 Toll free
919-821-1299

TYPES OF COVERAGE

Make sure you have appropriate insurance to cover your needs.

Fire and extended coverage policies, homeowners policies and farmowners policies cover fire and lightning, wind and hail damage, but not flood or rising water damage.

Flood policies cover flood and rising water damage only. They do not cover fire, lightning, wind or hail damage.

Manufactured-homeowners policies [MH(C) & MH(F)] cover fire, lightning, wind, hail, flood or rising water.

Renters should consider purchasing coverage for their personal property through renters insurance. Renters insurance covers only the contents of the rented shelter.

Before sending your son or daughter to college, check your homeowners insurance policy to determine whether it will cover losses from dorm rooms. College students may purchase renters insurance for personal property.

Create a Home Inventory

Use the chart provided in this toolkit to create a home inventory. Go room to room in your home, and write down the estimated value, date of purchase and brand name/description of items in your home. It is also helpful to compile receipts. Videotape or photograph your belongings. Keep one copy of your home inventory with your other insurance documents and email or store a copy in a safe place away from your home.

Collect and Review Important Documents

Gather important paperwork, including insurance policies, medical records, prescriptions and so forth. Store copies in a safe place and bring copies with you if you evacuate your home. Know exactly what your insurance policy does and does not cover.

Protect your Property

If a storm is approaching, cover windows with storm shutters, siding or plywood. Move vehicles into garages when possible, or park near your home away from trees. Move items such as grills, patio furniture and potted plants into your house or garage. Tie down anything that you cannot bring indoors.

AFTER THE STORM

If I have storm damage, what should I do?
- Contact your insurance agent/company as soon as possible to arrange a visit from an adjuster. Be patient; insurance companies will likely be handling a very large volume of requests.
- Before doing any repairs to your home, photograph and make a list of the damage.
- Protect your home from further damage by making temporary repairs only. Save any receipts for materials purchased for temporary repairs.
- Do not have permanent repairs made until your insurance company has inspected your property and you have reached an agreement on the cost of repairs.

What should I do if my home is uninhabitable?
- If necessary, rent temporary shelter. If your home is uninhabitable, most homeowners policies pay additional living expenses while your property is being repaired. Before renting temporary shelter, check with your insurance company or agent to determine what expenses will be reimbursed. Save receipts.

Will my insurance pay for damage caused by flooding?
- Homeowners insurance policies do NOT cover flood or rising water damage. Flood insurance can be purchased through the National Flood Insurance Program.

How can I avoid being a victim of a scam?
- Always deal with licensed insurance companies, agents and adjusters. Ask to see identification or call the Department of Insurance to check the status of a license.
- Do not sign any blank application or claims forms.
- Don't pay in cash for repairs; keep all your records and proof of payments.

BEACH PLAN

The Coastal Property Insurance Pool (formerly known as the Beach Plan) and the Fair Access to Insurance Requirements (FAIR) Plan were created by the North Carolina General Assembly in 1969 and function like insurance companies to make basic and broad property insurance available to people who are not able to buy it through the standard insurance markets.

The Coastal Property Insurance Pool and the FAIR Plan are not facilities of state government; however, their plans of operation are subject to review and approval by the North Carolina Insurance Commissioner.

The Coastal Property Insurance Pool offers commercial, homeowners and dwelling windstorm coverage and homeowners coverage to any person having an insurable interest in property located in the 18 eligible coastal counties of North Carolina. The Coastal Property Insurance Pool also offers commercial fire and dwelling fire coverage in a more limited area defined as the beach area (comprised of North Carolina south and east of the inland waterway, including the area known as the Outer Banks).

The FAIR Plan offers full peril commercial fire and dwelling fire coverage to North Carolina property owners outside of the beach area.

The Coastal Property Insurance Pool and FAIR Plan are considered "Markets of Last Resort." Therefore, it is highly recommended that property owners attempt to obtain insurance in the standard market. Your insurance agent may assist you in obtaining coverage either in the standard market or in the Coastal Property Insurance Pool or FAIR Plan. For more information, visit www.ncjua-nciua.org, contact your insurance agent or call the plan directly at 800-662-7048.

FLOOD INSURANCE

Homeowners insurance policies do NOT cover flood damage. If you live in a flood plain, near a river or near the coast, you should consider purchasing flood insurance for your home. Your lender may require flood insurance if your home is located in a flood plain. Just because your home is not in a designated flood plain, do not assume you will never incur flood damage.

The federal government offers insurance for direct flood and flood-related damage via the National Flood Insurance Program.

Please note that regulatory authority over NFIP flood insurance policies rests with the Federal Emergency Management Agency, not with the North Carolina Department of Insurance.

The NFIP offers flood insurance to homeowners, renters and business owners if their community participates in the NFIP. Participating communities agree to adopt and enforce ordinances that meet or exceed FEMA requirements to reduce the risk of flooding.

The coverage involves a 30-day waiting period before the policy becomes effective; however, there are exceptions. Your agent or insurance company can assist you with application forms for flood coverage. For more information about federal flood insurance, contact the National Flood Insurance Program at 888-379-9531 or visit www.floodsmart.gov.

HOME INVENTORY

A home inventory – along with photos and proof of ownership – will make it easier to file an accurate, detailed insurance claim if your home is damaged or destroyed in a disaster. Go room to room in your home, and write down the estimated value, date of purchase and brand name/description of items in your home. Keep one copy with your other insurance documents and email or store a copy in a safe place away from your home.

Be sure to include furniture, electronics, appliances and miscellaneous items in each room (e.g., clothing, collectibles, light fixtures, jewelry, artwork, china, curtains).

ROOM	ITEM	PRICE	DATE	BRAND