

Now is a Good Time to Review Your Insurance Policies

Dover, DE – Thursday, September 13, 2018 – With the East Coast's first major storm of the hurricane season bearing down on us, now would be a good time review your insurance policies. Bolster the sense of security provided by your homeowners insurance by taking the time to comb through your policy or speak to your agent to find out exactly what your policy does and does not cover. Understand, flood damage is not covered by a standard homeowners or renter's insurance policy.

After you've reviewed your policy, make a quick-reference list that includes the 24-hour contact information for your insurance agent and insurance company, policy numbers, and the website and mailing addressing for your agent/company and any emergency numbers your agent/company may have setup because of the storm.

In addition to the storm preparations needed outside your home (clearing gutters, securing furniture/décor, trimming trees, shuttering windows), you should take the time to create a [home inventory](#). In the unfortunate event that you suffer property loss or damage, a [home inventory](#) makes the claims process much easier. Including the brand name, model and serial numbers, date of purchase, receipts, and photos in the inventory helps the insurance company make a quick and accurate assessment of your loss. An alternative to a written inventory is to photograph or video each room of your home and its respective content. The more detailed the photographs or video (open drawers, closets, sheds and garages), the more accurately your loss can be evaluated.

For posterity, email inventories, photographs, policies and emergency lists to yourself and/or a trusted friend or family

member living outside of the storm's threat. Keeping your insurance policy, inventory, and quick reference list together and stored in a waterproof, fireproof box, or safe, is a good idea. If you evacuate, remember to take this information with you.

If you suffer property loss, it is important to contact your insurance agent/company as soon as possible; some policies require that you notify your company within a certain time frame. Be sure to have your policy numbers on hand. Before you begin cleaning-up or making repairs, take photographs. After you've taken photographs, make repairs that will prevent further damage (cover broken windows, damaged walls, and leaking roofs), but DO NOT make permanent repairs. Your insurance company should inspect the property first and an agreement should be reached on the cost of permanent repairs. Save all receipts, including those from temporary repairs, for your insurance adjuster. With proper documentation and your full cooperation, you can avoid delays in processing your claims.

Delaware Insurance Commissioner Navarro says: "I cannot emphasize enough how important these steps are to Delawareans who may need to make a claim due to storm damage. Taking heed of these measures will greatly assist if the need arises to make a claim."

If you have any problems processing your claims, do not hesitate to reach out to the Delaware Department of Insurance at 302-674-7300. Visit our website at [insurance.delaware.gov](https://www.insurance.delaware.gov).

Contact: Vince Ryan

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Delaware Department of Insurance

<http://www.insurance.delaware.gov>

Dover Office: 302-674-7300

Consumer Services Division: 1-800-282-8611