

# Navarro Urges Residents to Prepare for Tropical Storm Isaias

*Provides information on insurance processes for property damage*

As Tropical Storm Isaias approaches Delaware, residents are urged to prepare for dangerous winds over 55 miles per hour and up to 6 inches of rain. Storm surges, localized flooding, tree damage, power outages, and other threats to life and property are possible, according to the National Weather Service (NWS). Rain is expected Monday evening, with the brunt of the storm arriving early on Tuesday.

“As models continue to show Delaware in the path of this storm, home and business owners should take steps to reduce property damage and stay safe,” said Insurance Commissioner Trinidad Navarro. “Secure any outdoor items or furniture that could cause damage when windy conditions occur, charge your cellphones, gather emergency supplies, and make a plan about where you can take shelter away from windows at the peak of the storm. Keep in mind that roads may become difficult to navigate due to debris and tree damage, and never drive through a flooded area.”

Isaias is expected to hit Delaware Tuesday morning. Potential storm impacts include damage to porches, carports and other awnings, as well as roofing and siding, with impacts on mobile homes more significant. NWS expects uprooted or snapped trees in addition to flooding, causing impassable roadways and power outages in some places. Storm surges are likely, and tornadoes are possible.

In advance of storms, residents are urged to locate important documents, including homeowners and auto insurance policies

and company contact information, as well as a complete a [home inventory](#). If your property is damaged by Tropical Storm Isaias, contact your insurer before you clean up or make repairs, and photograph all damage. After speaking with your insurer and photographing damage, take action to prevent further damage by covering broken windows, damaged walls, or leaking roofs, but do not make permanent repairs. Your insurance company should inspect the property and estimate the cost of permanent repairs. Save all receipts and documentation, including those related to temporary repairs.

Hurricane season lasts well into the fall, and residents should make plans and take precautions now to reduce future risks, including exploring flood insurance. More than 20 percent of flood insurance claims are for properties outside of high-risk areas. Flood insurance policies typically take 30 days to go into effect. For more information about FEMA's flood insurance program and to find an agent in your area, visit [FloodSmart.gov](#) or call 1-800-427-4661.

For more information on how to prepare your home for inclement weather, visit the [Department of Insurance Disaster Preparedness page](#).