

## What to Do Before and After a Storm

Severe weather can happen any time of the year. It's important to plan ahead to keep you and your family safe. Read on to understand how to prepare, and how your insurance policies work to help you recover when disaster strikes.

### Storm Preparation

- **Create a home inventory.** Make a list of all your belongings before severe weather. Include details like brand names, and keep both an electronic and hard copy of the list. This will help when filing a claim should you suffer a loss. The NAIC's free Home Inventory App will help you with the process. Download it from the **App Store** or **Google Play**.
- **Make an emergency plan.** Learn and practice evacuation routes. Make a list of nearby shelters. Have an emergency contact who lives out of the area so you can confirm that you are safe, or if you get separated from your family and lose communication. For more tips on how to put together a plan, **check out these resources**.
- **Use the NAIC's GoBag tool to put together an emergency evacuation bag.** The bag should include essential medications, important documents, and a change of clothes.
- **Protect your home from damage.** Keep your roof in good condition, and move loose items, like lawn furniture, inside ahead of severe weather. Follow practices from the **Insurance Institute for Business & Home Safety** (IBHS) to prevent damage during severe weather.
- **Consider a flood insurance policy.** Most homeowners policies do not cover flood damage. **Learn about how flood insurance can protect you here.** If you buy a flood policy, keep in mind that they usually don't take effect for 30 days.
- **Review your homeowners insurance policy every year.** Check with your insurance company or agent annually to ensure that you have the right coverage, as new construction and remodeling add value to your home and may increase its replacement cost.

### How to Use Insurance After a Storm

- **If you've evacuated, do not return home until local authorities say it is safe to do so.**
- **Immediately after the disaster, have an accurate account of the damage for your insurance company when you file a claim.** The NAIC's **Post-Disaster Claims Guide** can guide you through this process.

- **Become familiar with an Assignment of Benefits (AOB).** An AOB is an agreement signed by a policyholder that allows a third party, such as a water extraction company, a roofer, or a plumber, to act on behalf of the insured and seek direct payment from the insurance company. An AOB can be a useful tool for getting repairs done, as it allows the repair company to deal directly with your insurance company when negotiating repairs and issuing payment directly to the repair company.
- **However, an AOB is a legal contract, so you need to understand the rights you are signing away,** and you need to ensure that the repair company is trustworthy. **Learn how to stay safe from contractor fraud.** With an AOB, the third party, like a roofer or plumber, files the claim, makes the repair decision, and collects insurance payments without your involvement.
- **You are not required to sign an AOB to have repairs completed.** You can file a claim directly with your insurance company, which allows you to maintain control of the rights and benefits provided by your policy in resolving the claim.