



HURRICANE SEASON TIPS For Your Small Business



LOUISIANA
DEPARTMENT OF
INSURANCE



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The Atlantic Hurricane Season runs June 1 through November 30, and the Louisiana Department of Insurance encourages you to take action to protect your property and possessions. Use the following guide to BE INSURANCE READY if a storm threatens our state.

HURRICANE PREPARATION CHECKLIST

Develop a disaster plan



Disaster planning should include determinations on whether to evacuate and how to prepare facilities and equipment for the disaster, as well as a contingency plan for relocating or reopening following the disaster or in the case of utility disruptions. It should also include plans for communicating with employees, clients and other stakeholders.

Create an inventory



Make a list of the inventory of your business facility, including furniture and equipment, for the adjuster in case of a claim. It's also a good idea to take pictures or make a video of each room. This app from the National Association of Insurance Commissioners (NAIC) makes it easy: <https://content.naic.org/consumer/home-inventory>.

Consider flood insurance



Most property insurance policies do not include flood coverage. Check your policy documents to make sure you have the coverage you need and identify your hurricane deductible. If you don't have appropriate coverage, you might consider purchasing flood insurance. Be aware that most flood insurance policies do not take effect until 30 days after purchase.

Review and gather insurance policies & financial records



Make sure that you have copies of important documents and insurance policies. Keep originals in a safety deposit box if possible. Make sure you have your agent's contact information so that you can start the claims process as soon as possible.

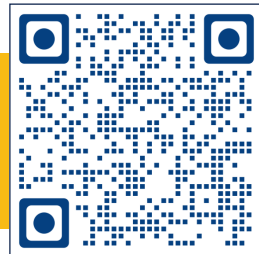
Additional resources:

Governor's Office of Homeland Security & Emergency Preparedness (GOHSEP): gohsep.la.gov

Louisiana Governor's Office: getagameplan.org

QUESTIONS ABOUT YOUR POLICY? We're here to help!

800-259-5300 • www.ldi.la.gov • Scan QR code for the LDIConnect app →



Disclaimer: The information contained in this guide is not intended to provide a complete list of the insurance products and coverages an organization should have. It is intended to provide information to aid the organization in a conversation with a licensed professional insurance agent. Be sure to consult a professional licensed insurance agent to discuss your insurance needs.