

Weathering **Hurricane Season**

Tim Temple
Commissioner of Insurance



**HURRICANE
SEASON**



**LOUISIANA
DEPARTMENT OF
INSURANCE**



Louisiana is no stranger to hurricanes,
and every year's season carries risk.

Your Department of Insurance is here
to help before, during and after a storm.

Follow the tips in this booklet so that
you can **BE INSURANCE READY**.



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1

PREPARE YOUR PROPERTY



Remove or prune trees at risk of falling.

- » Fallen trees and branches can cause thousands of dollars of damage.
- » Find a licensed arborist at www.idaf.la.gov.



Gather emergency supplies.

- » Find plans and checklists for hurricane preparation at www.getagameplan.org.



Create a home inventory

- » A current list of the items in your home can help speed up and streamline the claims process.
- » Be sure to note serial numbers, date of purchase and receipts for high-cost items.
- » Use the free home inventory app from the National Association of Insurance Commissioners (NAIC) at www.naic.org.



2 HAVE A PLAN IN PLACE



Include the contact details of where you would evacuate in a crisis.

- » Share your plan with loved ones and neighbors.
- » Don't forget to consider how you will communicate with each other.



Consider health care needs, such as medicines and important phone numbers.

- » If you have pets or livestock, don't forget to include them in your plans and supplies.



If possible, take insurance policies, vital documents and banking information with you.

- » Store policies and records in a safe deposit box, on a thumb drive or on the cloud.

3 REVIEW YOUR POLICY



Know your deductible, coverages, exclusions and effective date.

- » Discuss potential out-of-pocket costs with your agent or insurer.
- » Keep their contact information handy and download the company's app if they have one.



Check to see if you have a named storm or hurricane deductible which can run about 2-5% of the insured property value.

- » A deductible is the amount you pay out of pocket before insurance coverage kicks in.



Flood damage is not typically covered under a homeowners policy.

- » Visit the National Flood Insurance Program's website or contact an insurance agent and consider purchasing a flood insurance policy.
- » It's important to note that flood insurance policies have a 30-day delay before taking effect, so don't wait.

BUSINESS CONSIDERATIONS

Undeniably, the greatest concern for any business owner or leader in times of crisis should be the safety of their people. With that in mind, it is critical to consider all of the following.

Will you remain open for business?

Depending on the severity of the storm, your workers could be confronted with high levels of danger. If you are facing a significant weather threat, consider employee safety in determining whether to open for business.



Will anyone remain behind?

If any employees must remain onsite during the weather event, ensure they have proper supplies and equipment (e.g., drinkable water, nonperishable food, medical supplies, flashlights, etc.).

No employee should stay behind if an official evacuation order is in place.

How will you pay employees?

Processing electronic payments following a hurricane may not be possible for some time. Have cash on hand to pay employees and contractors and take care of any necessary purchases.



BUSINESS CONSIDERATIONS

Will workers be doing jobs outside their usual scope of work?

A natural disaster can present an all-hands-on-deck situation that could require workers to step into roles outside their own.

In some cases, this may mean taking additional safety precautions. Ensure that your employees have the appropriate PPE and training.

Will you be able to address injuries?

While this should always be considered, it is crucial during a severe weather event. Have a protocol in place to address work-related injuries quickly and safely.



Teach employees how to administer first aid, quickly obtain additional treatment and file a workers' compensation claim.

Do you have an evacuation plan?

While you will most likely have a heads-up that bad weather is approaching, it is also possible for a storm to carry a much greater impact than anticipated. In these instances, everyone should clearly understand how to exit the building and get to a safe location.

Of course, evacuation may not always be the best option. If there is active flooding or hazardous levels of rain and wind while employees are still in the building, the safest course of action could be to remain in place until it blows over. In this case, it is important to confirm that your workers' compensation plan covers sheltering in place for natural disaster.



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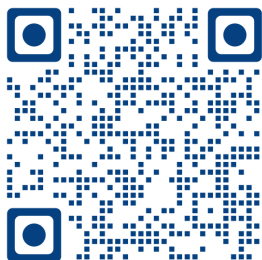
Contact us



1-800-259-5300



www.idi.la.gov



LDIConnectApp

Physical Address:

1702 North Third Street
Baton Rouge, Louisiana 70802

Mailing Address:

Post Office Box 94214
Baton Rouge, Louisiana 70804

Phone: 800.259.5300

Fax: 225.342.3078

Website: idi.la.gov

Email: public@idi.la.gov

Frequently Used Numbers

Consumer Services

225.219.0619

Diversity & Opportunity

225.219.4775

Senior Health (LaSHIP)

225.342.5301

Agents Licensing

225.342.0860

Company Licensing

225.342.1251

Insurance Rating

225.342.5203

Property & Casualty

225.342.5203

Life & Annuity

225.342.1226

Health

225.219.4770

Reporting Insurance Fraud

If you suspect that an agent or company is engaging in fraudulent activity, contact the Office of Insurance Fraud at 225.342.4956.