

Are you prepared for Irene?

www.haneyassociates.com

610-965-0425

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As we hold our breath and await the arrival of hurricane Irene, do you know if you are ready?? Obviously, if you are not insured, it is too late to secure coverage for virtually any type of property insurance, as insurance companies have placed a moratorium on new or additional coverages in most states along the east coast.

Keep in mind, that flood (defined as surface water) is not covered under your homeowners policy. Some policies may be endorsed to provide coverage for failure of a sump pump. Policies vary, so you should check your individual policy. Most policies do cover wind damage. For our friends and clients along the coast, or those that are fortunate to have a second property at the shore, you may find some exclusions, limitations or higher deductibles for wind damage to your property.

Here are some tips and phone numbers so that you are prepared:

- ✓ stock up on bottled water, non-perishable foods, prescription medications, anti-bacterial hand wipes.
- ✓ have a first aid kit, blankets, plenty of clean baby bottles (clean water may be a problem for washing baby bottles), batteries, flashlights, a battery powered radio and CASH. Consider purchasing a battery operated charger for your cell phone;
- ✓ secure all outdoor furniture;
- ✓ keep your important items (jewelry, passport, insurance information...) in a safe location so that you are able to vacate your home quickly should you need to do so;
- ✓ if you are ordered to evacuate, do so immediately and be sure to tell your family or friends where you will be relocating to;
- ✓ under your insurance contract (policy), you are required to prevent further damage to your property and to secure it. Obviously, do so only when it is safe;

A wonderful resource of important information is available at the Flood Insurance Processing Center (<http://claims.floodresource.com/ps/your-flood-claim>).

Haney Associates:	800-585-8865 or local 610-965-0425
Flood Insurance Processing Center:	800-759-8656 (flood policies only)
FEMA Disaster Assistance:	800-621-3362

Attached is a FEMA AFTER THE FLOOD FACT SHEET.

Be Safe!