

Brooke Kelley-Hunt
847-553-3671
brooke.kelley-hunt@pciaa.net

FOR RELEASE ON RECEIPT

July 9, 2015

Hurricane Dennis: Insurers Remember 10 Year Anniversary

TALLAHASSEE, Fla. - The Property Casualty Insurers Association of America (PCI) is remembering the lives lost and those who were significantly impacted by the aftermath of Hurricane Dennis nearly 10 years ago this week. Hurricane Dennis known for intense winds and storm surge heavily impacted the western Florida Panhandle making landfall near Navarre Beach which is known as a popular summer tourist destination.

"I remember Hurricane Dennis and the impacts it had on Tallahassee, the surrounding areas and into western Mobile county in Alabama," said PCI's regional manager Logan McFaddin. "As we mark this historic anniversary, insurers want to remind homeowners, renters, and business owners that we will soon be entering what's typically the most active part of hurricane season. However, there are things you can do now to help make the recovery process a little less hectic in an already stressful situation. Following Hurricane Dennis insurers paid more than \$1 billion in claims which helped to rebuild several communities. Its important policyholders know insurers will continue to be there to help restore communities impacted after any major disaster."

Already this year two storms have hit the United States in what forecasters are predicting to be another mild year. Tropical Storm Ana slammed into the coast of the Carolinas and then Tropical Storm Bill drenched portions of Texas and Oklahoma with heavy rain bands causing wide spread flooding.

"If you're living along the coast, take this weekend while the seas are calm to take necessary steps now to prepare for the remainder of the 2015 storm season," added McFaddin. "While Hurricane Dennis was a major hurricane that set off the active 2005 season, tropical storms have been known to cause some major damage. You never know what Mother Nature may have in store, so why not take the few extra minutes it takes to prepare your property for the worst."

PCI Hurricane Season Insurance Preparedness Tips:

Review your insurance policy to avoid any surprises. Review your property insurance policy, especially the "declarations" page, which summarizes the coverage you have purchased. The standard homeowners insurance policy does not cover all losses. Based on your circumstances, you may need to purchase endorsements or additional policies. Depending upon where you live, a homeowner may need to have the standard homeowners policy, a personal-articles policy, a flood policy, an excess flood coverage and a wind and hail policy to ensure your property is adequately covered.

Talk with your agent/insurer to make sure you have the right policies with adequate limits. Talk to your insurance agent or company about purchasing Flood Insurance. Remember it takes 30 days for flood insurance to go into effect, so don't wait until it's too late. Flood insurance may be purchased through insurance agents from the National Flood Insurance Program (NFIP), which is administered by the Federal Emergency Management Administration.

Know your deductible. The deductible is the amount of loss that the homeowner must pay. It may be based on the value of your home or a fixed dollar amount. In many hurricane-prone areas, insurance deductibles may range from one to five percent of your home's value. The higher the deductible, the lower your premium will be.

Take an inventory of what's inside your home which will help speed up claims processing after the storm. Simply by using your smartphone you can take videos of the items and then store your documents and videos in the cloud.

Prepare your property now. Look for debris that could get tossed by the wind potentially causing property damage or injury. Make sure you cover all windows with plywood or shutters, moving vehicles into the garage when possible and placing grills and patio furniture indoors.

2015 PCI Hurricane Resources:

[Hurricane Interactive Online Magazine](#)

[Hurricane Dennis-Fast Facts Info-graphic](#)

Don't forget to follow PCI on Social Media both Twitter and Facebook use #calmbeforestorm or #hurricaneprep

PCI promotes and protects the viability of a competitive private insurance market for the benefit of consumers and insurers. PCI is composed of nearly 1,000 member companies, representing the broadest cross section of insurers of any national trade association. PCI members write more than \$195 billion in annual premium, 35 percent of the nation's property casualty insurance. Member companies write 42 percent of the U.S. automobile insurance market, 28 percent of the homeowners market, 33 percent of the commercial property and liability market and 35 percent of the private workers compensation market.

###