

Brooke Kelley-Hunt  
847-553-3671  
[brooke.kelley-hunt@pciaa.net](mailto:brooke.kelley-hunt@pciaa.net)

**FOR RELEASE ON RECEIPT**

June 19, 2017

## **Insurers Encourage Storm Preparation for “Invest 93-L”**

Tallahassee, Fla. — Chances are good that tropical disturbance “Invest 93-L” will be a major rain maker for several states along the Gulf of Mexico and the Property Casualty Insurers Association of America (PCI) is urging those along the coast to take steps now to prepare.

“PCI encourages property owners to take precautions to protect themselves and their belongings for direct and indirect impacts that Invest 93-L could have on homes and businesses,” said Logan McFaddin, PCI’s Florida regional manager.

“This system could bring some major flooding to areas along the Gulf Coast. This is a good reminder for residents to get prepared now as the start of hurricane season is here. Insurers and catastrophe teams will be ready to respond in the event of significant damage. If you do have damage, it’s important to contact your insurer or agent as soon as possible so they can help you begin the recovery process.”

Flooding from storm surge during hurricanes and tropical storms can be especially dangerous for residents along the coast. “Flood insurance is not covered by your standard homeowners policy, however, additional coverage can be purchased through the [National Flood Insurance Program](#) or your insurance company. Florida is unique in that some insurers are offering private flood insurance coverage unlike other states so it’s important to contact your agent or company right away.”

“Just be aware that there is typically a 30-day waiting period between the date of purchase and when the actual flood coverage goes into effect,” said McFaddin.

**PCI recommends taking the following precautions:**

- Review your property insurance policy, especially the “declarations” page, and check whether your policy pays replacement costs, or actual cash value for a covered loss.
- Inventory your household items, and photograph or videotape them for further documentation. Keep this information and your insurance policies in a safe place.
- Keep the name, address and claims-reporting telephone number of your insurer and agent in a safe and easily accessible place.
- Protect your property by covering all windows with plywood or shutters, moving vehicles into the garage when possible and placing grills and patio furniture indoors.
- Keep all receipts for any repairs so your insurance company can reimburse you.
- Check with your insurance adjuster for referrals to professional restoration, cleaning and salvage companies if additional assistance is needed.
- Make sure watercraft are stored in a secure area, like a garage or covered boat dock. A typical homeowner’s policy will cover property damage in limited instances for small watercraft, and separate boat policies will provide broader, more extensive property and liability protection for larger, faster boat, yachts, jet skis and wave runners. Additional information can be found on [PCI’s Hurricane Headquarters page](#).

**PCI Resources:**

- Link to Online Magazine: <http://bit.ly/HurricanePrep2017>
- PCI 2017 Insurance Checklist: <http://bit.ly/HurricaneChecklist17>
- 2017 Hurricane Fact Sheet: <http://bit.ly/HurricaneFacts17>

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 \$202 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, 27 percent of the homeowners market, 33 percent of the commercial property and liability market and 34 percent of the private workers compensation market.

###