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Insurers Offer Recovery Advice to Storm Victims in the Southeast

TUSCALOOSA, Ala. - It was a rough start to the week for many in the Southeast as violent storms ripped through portions of the southeast particularly in Alabama. As residents begin the recovery process, the Property Casualty Insurers Association of America (PCI) says the first step is to contact your insurer and start the claims process.

"Our thoughts are with those who have been impacted by this recent round of violent weather," said Chris Hackett PCI's senior director of personal lines policy. "Homeowners should contact their insurance company or agent through their toll free phone number, app or website. Insurers plan for catastrophes and are prepared to assist homeowners immediately. Company adjustors are now in the field helping homeowners and renters begin rebuilding."

Most severe weather related events like hail and tornados are covered under either a homeowners, renters or commercial insurance policy. Renters insurance covers a policyholder's personal possessions damaged by tornados. Windstorm and hail damage for cars is covered by the comprehensive coverage in an auto insurance policy.

This storm highlights the importance of always being prepared and ensuring residents have the proper coverage for their homes and businesses. The increase in storm activity in past few days also puts a spotlight on the need to curb abuses from unscrupulous individuals and companies that capitalize on consumers during a time of need.

"It's important to contact your company first before signing any documents with a contractor or vendor," added Hackett.

PCI's Tornado Recovery Tips:

- Secure property from further damage or theft.
- Contact your insurance agent or company representative as soon as possible to report damage.
- Inventory losses and photograph damage to provide to your insurance adjustor. Save receipts.
- If you are a business owner, keep detailed records of business activity that is negatively affected due to the tornado or storm and keep a list of extra expenses during the interruption. Prepare records to show the income from the business before and after the loss.
- Many standard homeowners' and renters' policies provide reimbursement of additional living expenses when the property is determined to be uninhabitable due to a covered loss. This provision helps with paying for increases to necessary living expenses such as temporary housing and restaurant meals. In addition, extra expenses such as overnight parking and laundry services may also be covered. Additional living expense coverage does not pay for all living expenses, so contact your insurance company or agent for a list of what your policy will cover.
- Be careful about unscrupulous contractors following a natural disaster. Contact your insurer, agent or local business bureau for references on potential contractors and ask for certificates of liability and workers compensation before signing contracts.

PCI's Tornado Headquarters offers vital information for those impacted by tornadoes, as well as preparedness tips for those living in tornado-prone areas. Follow us on twitter @PCIAA and use #HaveAPlan as we continue to provide tips on what to do before and after a tornado.

Here's a list of PCI Member Company Toll-Free Policyholder Claim Numbers: <http://bit.ly/PCITollFreeNumbers>

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 \$220 billion in annual premium, 37 percent of the nation's property casualty insurance. Member companies write 44 percent of the U.S. automobile insurance market, 30 percent of the homeowners market, 35 percent of the commercial property and liability market and 37 percent of the private workers compensation market.

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