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Planning & Preparation Key to Protecting Property, Loved Ones This Hurricane Season

CHICAGO — Hurricane season begins June 1, 2018, and with an above-average number of hurricanes predicted for 2018, the Property Casualty Insurers Association of America (PCI) is urging coastal residents to take time now to evaluate their insurance policies inventory their possessions and develop emergency plans.

Colorado State University recently released predictions for an above-average hurricane season, forecasting 14-named storms. Seven of those are expected to become hurricanes and three are expected to be major hurricanes. In 2017, three major hurricanes—Harvey, Irma, and Maria—made landfall causing an estimated \$67 billion in damage.

“Last year was a reminder that every hurricane season has the potential to produce powerful and devastating storms,” said Chris Hackett, senior director of PCI. “Insurers want to encourage residents to take time now to prepare. There are important steps to take in these weeks leading up to the start of hurricane season that can help residents protect themselves, their loved ones and their property.”

PCI offers the following hurricane preparation tips for residents living in hurricane-prone areas:

1. **Review and assess your insurance policy.** Talk with your insurance company or agent about your insurance policy to make sure you understand what is covered and to evaluate whether you have adequate coverage. Consider additional coverage options, such as flood insurance. There is typically a 30-day waiting period between the date of purchase and when flood coverage takes effect, so it's important to secure coverage before storms threaten your area.
2. **Conduct a home inventory.** Create a digital or paper inventory of your home's contents. Include receipts, descriptions, estimated value, and photos or videos of your possessions. Make sure you have multiple ways to access your inventory by storing a copy in the cloud or with a friend or relative in another state. A home inventory will help ensure you've purchased enough insurance to replace your personal possessions and will allow you to quickly and easily report losses to your insurance company.
3. **Develop emergency plans.** Make sure everyone in the family knows what to do if a hurricane approaches. Map out evacuation routes and set up family communication plans. Include pets in your plans. Store insurance information and other important papers in an easily accessible location.
4. **Prepare your home and property.** Keep plywood, extra parts for hurricane shutters, and other storm-proofing items and tools on hand. Be prepared to fortify your windows, doors, roof and other vulnerable points.
5. **Stay connected.** Check the weather forecast regularly during hurricane season. Consider downloading weather-monitoring apps and subscribing to wireless emergency alerts.

PCI is also releasing its [2018 Hurricane Guide](#) with more information and tips to help coastal residents before, during and after hurricanes.

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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