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Hurricane Beryl and Invest 96L Brewing in the Tropics: Insurance Trade says Prepare Now

TALLAHASSEE, Fla. - With the potential for Hurricane Beryl and Invest 96L to strengthen and head toward the U.S. coast, the Property Casualty Insurers Association of America (PCI) is urging property owners to take precautions to protect themselves and their belongings before the severe weather hits.

"These storm systems could bring rain and wind to several areas along the coast," said Logan McFaddin, PCI's regional manager. "While it's still uncertain whether the storms will weaken or even make a direct hit, this is a good reminder for residents to take the time now to get prepared."

In addition to making sure residents have emergency kits and response plans ready, it is also a good idea that they take precautionary measures to prevent damage to vulnerable property.

"Insurers and catastrophe teams will be ready to respond should the storms cause any damage," said McFaddin. "PCI and other industry groups are constantly working with the Federal Emergency Management Agency (FEMA), to assist homeowners and business owners before and after any disaster."

Flooding from storm surge during hurricanes and tropical storms can be especially dangerous for residents along the coast. "Flooding is not covered by your standard homeowners policy, however, flood insurance can be purchased through the [National Flood Insurance Program](#) or your insurance company," said McFaddin.

PCI Hurricane 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 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.

Additional information can be found on PCI's [Hurricane Headquarters Page](#).

Important Links:

Online Magazine: <http://bit.ly/HurricanePrep2018>

2018 Insurance Checklist: <http://bit.ly/InsuranceChecklist18>

2018 Hurricane Fact Sheet: <http://bit.ly/HurricaneFacts18>

2018 Insurance Claim Tips: <http://bit.ly/InsuranceClaimTips>

Replacement Cost vs. Actual Cash Value: <http://bit.ly/replacementvscashvalue>

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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