

Jessica Hanna  
202-639-0473  
[jessica.hanna@apci.org](mailto:jessica.hanna@apci.org)

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## Insurers Warn Gulf Coast to Prepare for Tropical Threat

**Tallahassee, Fla.** —The American Property Casualty Insurance Association (APCIA) today urged residents along the Gulf Coast to get prepared as low pressure in the Gulf of Mexico could develop into a tropical depression or tropical storm later this week.

“A tropical threat in the gulf could bring heavy rains and wind to the Southeast region,” said Logan McFaddin, APCIA’s regional manager for Florida. “No matter the size of the storm, precautions should be taken seriously.”

Residents of Alabama, Louisiana, Mississippi, Florida, and Texas should take care to secure their property now and keep their insurer’s information readily available, McFaddin said. “Contact your insurer as soon as possible if you sustain property damage from a storm.”

**APCIA recommends taking the following precautions during hurricane season:**

- Safety first. Make an evacuation plan for your family, including your pets. Always follow emergency officials’ guidance for both evacuating before the storm and returning to an affected area after the storm.
- 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, including receipts for expensive items if available.
- Keep this inventory and the name, address, and claims-reporting telephone number of your insurer 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. Move all small objects off porches or out of yards as flying debris can be very dangerous.
- Keep all receipts for any repairs to submit with your insurance claim.
- Be careful about unscrupulous contractors following a natural disaster. Contact your insurer, agent, or local business bureau for recommendations and references on contractors, and ask for certificates of liability and workers’ compensation before signing contracts.
- 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 [APCIA’s Hurricane Headquarters](#) page.

Flooding is not covered by a standard homeowners policy; however, flood insurance coverage can be purchased through the National Flood Insurance Program or your insurance company. Flood insurance coverage typically has a 30-day waiting period between the date of purchase and when the actual flood coverage goes into effect. However, water damage to a vehicle is typically covered under an auto policy’s comprehensive insurance coverage.

For more information, please visit:

- Hurricane tips: <http://www.pciaa.net/docs/default-source/industry-issues/19hurricanetips.pdf>
- Hurricane checklist: [http://www.pciaa.net/docs/default-source/industry-issues/18\\_haveaplan\\_checklist.pdf](http://www.pciaa.net/docs/default-source/industry-issues/18_haveaplan_checklist.pdf)
- Hurricane stats: <http://www.pciaa.net/docs/default-source/industry-issues/hurricanestats.pdf>
- Claims tips: [http://www.pciaa.net/docs/default-source/industry-issues/18\\_haveaplan\\_claimtips.pdf](http://www.pciaa.net/docs/default-source/industry-issues/18_haveaplan_claimtips.pdf)
- Explanation of costs: [http://www.pciaa.net/docs/default-source/industry-issues/depreciationofcosts\\_hurricane.pdf](http://www.pciaa.net/docs/default-source/industry-issues/depreciationofcosts_hurricane.pdf)

Representing nearly 60 percent of the U.S. property casualty insurance market, the American Property Casualty Insurance Association (APCIA) promotes and protects the viability of private competition for the benefit of consumers and insurers. APCIA represents the broadest cross-section of home, auto, and business insurers of any national trade association. APCIA members represent all sizes, structures, and regions, protecting families, communities, and businesses in the U.S. and across the globe.

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