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APCIA, IBHS and Travelers Institute Team Up to Provide Hurricane Preparedness Tips and Resources

WASHINGTON, D.C. — With the 2020 Atlantic Hurricane Season approaching, the American Property Casualty Insurance Association (APCIA), the Insurance Institute for Business & Home Safety (IBHS) and the Travelers Institute, the public policy division of The Travelers Companies, Inc. (NYSE: TRV), are teaming up to offer hurricane preparedness resources. May 3 marked the beginning of National Hurricane Preparedness Week – a critical time to ensure your property is equipped to withstand upcoming hurricanes.

“Getting ready for hurricane season in the midst of a pandemic is an unprecedented situation for the insurance industry and its policyholders,” said Jessica Hanna, senior vice president of public affairs for APCIA. “APCIA, IBHS and the Travelers Institute are combining resources to help residents in hurricane-prone states protect their homes, businesses, and families.”

Hurricane season begins on June 1, and experts at [Colorado State University](#) predict 16 named tropical storms this year. Of the 16 storms, eight are expected to become hurricanes, with four of those reaching major hurricane status. With the trend of increasingly powerful hurricanes making landfall in recent years, residents and businesses in both coastal and inland states should begin preparations now, including developing continuity plans for businesses and contingency plans for individuals and families.

Exterior readiness

Make sure your roof is ready for hurricane season. [Inspect your roof](#) for loose and/or damaged shingles, and apply roofing cement to secure shingles and keep water out. Next time you reroof, consider a [FORTIFIED Roof TM](#) that includes upgraded materials and additional installation guidelines for extra protection from wind and rain.

“Strengthening your property against hurricanes and high winds starts with simple tasks,” said Dr. Anne Cope, chief engineer at IBHS. “IBHS translates top-tier scientific research into actionable and affordable weekend projects, like caulking your windows or scheduling a roof inspection.”

IBHS researchers have also found that a strong [garage door](#) can be key to reducing damage from hurricanes. Look for a manufacturer’s wind label to know if your door is ready to handle high winds.

Know what you own

In addition to reinforcing the exterior of the property, consumers need to protect the items inside by [making a detailed home inventory](#). Business owners can follow similar steps to document contents, including office furniture, equipment and product inventory. If your property is damaged in a hurricane or other weather-related disaster, having a record of your contents can make filing an insurance claim easier and faster.

“We know that preparation is one of the most powerful tools to help protect against the damage that can be caused by a major catastrophic event,” said Joan Woodward, President of the Travelers Institute and Executive Vice President of Public Policy at Travelers. “With technology and mobile apps, it’s easier than ever to go through each room and take photos and videos of your belongings.”

Responding the right way

Through virtual inspection solutions and emergency continuity plans, insurers are prepared to handle claims and continue providing services when disaster strikes. For instance, innovative technologies like drones and geospatial tools enable claim adjusters to view damaged property remotely and see before-and-after aerial images of affected areas.

“Digital tools are helping insurers evaluate and pay claims faster,” added Hanna. “As parts of the country continue to practice social distancing, these technologies are also keeping customers and insurance professionals safer by reducing or eliminating the need for in-person interactions.”

For more tips and information, please visit IBHS’s [Hurricane Ready Guide](#) and the Travelers [Emergency Preparedness](#) webpage.

The American Property Casualty Insurance Association (APCIA) is the primary national trade association for home, auto, and business insurers. APCIA promotes and protects the viability of private competition for the benefit of consumers and insurers, with a legacy dating back 150 years. 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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