



## News Release

***For Immediate Release***

Contact: Russ Dubisky

Phone: 919-539-1375

Email: [russ@insurancefederationnc.com](mailto:russ@insurancefederationnc.com)

# Hurricane season is here

**Raleigh, N.C. – June 1, 2023** – June 1<sup>st</sup> officially marks the beginning of the Atlantic Hurricane Season, which lasts through November. This year, forecasters with the National Oceanic and Atmospheric Administration (NOAA) are calling for a near-average season – predicting 12-17 named storms.

Colorado State University’s lead forecaster Phil Klotzbach, PhD, is also calling for an average season with 14 named storms. He predicts seven of those storms will develop into hurricanes, with three of those becoming “major hurricanes” with wind speeds reaching Category 3, 4 or 5 on the Saffir-Simpson Scale. Dr. Klotzbach’s forecast indicates there is a 43 percent chance of a major hurricane making landfall in the continental U.S. this year with a 21 percent chance that it will impact the East Coast.

“History has taught us that North Carolina is exposed to tropical systems and hurricanes,” said Russ Dubisky, a spokesman for the Insurance Federation of North Carolina (IFNC). “Planning ahead is crucial to your safety, and it’s a good routine for people to review their insurance policies well before a storm is imminent.”

The biggest steps towards preparing for hurricane season include a thorough insurance review and developing an emergency plan.

**The Insurance Federation of North Carolina offers the following information to help you prepare this hurricane season:**

**Emergency plan:**

Have a plan in place if a storm is threatening and evacuations have been ordered.

- Prepare the exterior of your home and yard if strong winds and water are imminent. Nail any loose shingles or boards, and cover windows with plywood or storm shutters. Bring lawn furniture, potted plants, garbage cans, grills and outdoor decorative items into the garage. Cut weak limbs and those overhanging a structure and remove yard debris.
- Decide ahead of time where you’ll go if an evacuation order is issued, and have more than one alternative – the home of a friend or family member, a hotel, a shelter. Be sure to listen to

NOAA Weather Radio or local radio and TV stations for evacuation information and instructions.

- Plan what to take with you. Disaster kits should include prescriptions, bottled water, clothing, flashlights, a battery-powered radio, batteries, items needed for pets, insurance policies, your home inventory, passports/drivers licenses/ID cards, birth and marriage certificates, and bank account numbers and other financial information.

#### **Insurance review:**

Talk to your agent or company to update, ask questions, and make sure you have the right coverages in place.

- Flood insurance is not included in a standard homeowners insurance policy, and floods (including storm surge brought on by hurricanes) are the most common natural disaster in the U.S.
- A deductible is the amount of loss paid by the policyholder before insurance kicks in. Different insurance companies offer different types of deductibles, which may be a specific dollar amount, a percentage of the home's insured value, or a combination.
- A home inventory is a great way to ensure you have adequate coverage for your home's contents. A home inventory is a list of all your personal possessions and their estimated value.

*For more information from the Insurance Federation of North Carolina, or to schedule an interview, call (919)539-1375.*

*The Insurance Federation of North Carolina (IFNC) is a trade association established in 2004 by the leading property and casualty insurance companies doing business in North Carolina. IFNC serves as the voice for the industry on legislative and regulatory matters and promotes consumer awareness on issues of importance to the property and casualty insurance industry.*

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