



## News Release

***For Immediate Release***

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# Be prepared this Hurricane Season

**Raleigh, N.C. – June 1, 2019** – Researchers from North Carolina State University are predicting an average hurricane season in 2019, which could produce between 13 and 16 named storms in the Atlantic basin. Five to seven of those storms could become hurricanes; and two to three could develop into major hurricanes (Category 3 or higher).

Hurricane season officially begins on June 1, and lasts through November.

With the 2019 hurricane season upon us, North Carolina Insurance Commissioner Mike Causey and the Department of Insurance hosted a series of Town Hall meetings in May to discuss disaster relief, and offered tips on what consumers can do before this storm season to help protect their property from potential storm damage.

“Be prepared is a good motto adopted long ago by the Boy Scouts,” Commissioner Causey said. “Prepare your home in case a storm is approaching. Prepare to evacuate if local emergency officials deem it prudent. And be prepared by making sure you have enough – and the right kind – of insurance in case a storm damages your home.”

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:**

**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.

**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.

*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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## Pool safety and insurance

**Raleigh, N.C. – June 28, 2019** – Summer has officially arrived and with warmer weather many lucky Americans will cool off in a swimming pool.

A pool can provide fun and enjoyment, but it also brings about added responsibility and risk for property owners. In fact, there are over 3,500 drowning deaths in the U.S. each year. Approximately 20% of those tragic cases involve children under the age of 14.

The following tips can help improve safety, prevent injury, and protect you financially.

### **Safety first:**

- **Install a fence with self-closing gates** on all sides of the pool to prevent children from entering the water unsupervised.
- **Never leave children unsupervised**—even for a few seconds.
- **Create and post a list of safety rules** and strictly enforce them with guests. Ask if pool users know how to swim. Learners should be accompanied by a good swimmer.
- **Block children from pool filters** and other mechanical devices, as the suction force may injure them or prevent them from surfacing. **Know how to shut off filters and other devices** and clearly post this information so others can do so in case of an emergency.
- **If you have a diving board, post the depth and safety rules.** Do not allow diving in shallow pools.
- **Check regularly for potential hazards around the pool.** For example, glass bottles and electronic devices can be dangerous around a pool.
- **Pay attention to the weather.** Be wary of excessive heat, and never swim during rain or lightning storms.
- **Consider first aid and CPR training.** Keep a first aid kit and emergency floatation devices near the pool.

### **Insurance implications:**

Homeowners insurance policies provide liability coverage, and potential damages to your home and property. A qualified insurance professional can help you understand your coverages, and make sure you have the right protections in place if you already have, or are considering installing a swimming pool.

The Insurance Information Institute recommends pool owners increase the liability portion of their homeowners policy to \$300,000 or \$500,000 if they have a pool. Additional protection can be provided through an “umbrella” policy.

Your policy should also provide coverage to repair or replace your pool in the event it is destroyed by a storm or other disaster—including the amount of any pool-related items, such as deck furniture.

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