



Keep  
the  
Promise®

### **After a Hurricane or Storm**

- Listen to local officials for updates and instructions.
- Check-in with family and friends by texting or using social media.
- Return home only when authorities indicate it is safe.
- Watch out for debris and downed power lines.
- Avoid walking or driving through flood waters. Just 6 inches of moving water can knock you down, and one foot of fast-moving water can sweep your vehicle away.
- Avoid flood water as it may be electrically charged from underground or downed power lines and may hide dangerous debris or places where the ground is washed away.
- Photograph the damage to your property in order to assist in filing an insurance claim.
- Do what you can to prevent further damage to your property, (e.g., putting a tarp on a damaged roof), as insurance may not cover additional damage that occurs after the storm.

Source: [www.ready.gov/hurricanes](http://www.ready.gov/hurricanes)

### **Your Duties After a Loss**

In case of a loss to your property, please follow the duties below. We have no obligation to provide coverage under this policy if the failure to comply with the following duties is prejudicial to us:

1. Provide immediate notice of how and when the loss occurred by submitting the form below.
2. Notify the police if necessary or required by law.
3. Protect the property from further damage. If repairs to the property are required immediately, you must:
  - Take pictures of damages.
  - Make reasonable and necessary repairs to protect the property.
  - Keep an accurate record of repair expenses.
  - Prepare an inventory of damaged personal property showing the quantity, description, actual cash value and amount of loss.
  - Maintain receipts for additional living expenses incurred and records that support the fair rental value loss.
  - If the loss is related to a credit card, or a bank electronic transfer card, notify the financial institution.