



ORCHID

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Claims
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HURRICANE PREPAREDNESS



PROTECT YOUR PROPERTY*

- Declutter drains and gutters.
- Install check valves in plumbing to prevent backups.
- Review insurance policies to ensure you have flood coverage.
- Protect all openings as best you can, such as impact glass, shutters, or pre-cut plywood.
- Keep important documents in a safe place or create password-protected digital copies.
- After seeing the many instances of flooding in recent years, it is more important now than ever to inquire about **flood coverage**. Acting today can make a difference after a storm.

Do not wait until it is too late. Call your agent today to ensure you have purchased the proper coverage you and your family need in the event of a storm.



Take a video of your house, cars, valuables, electronics, and contents. Save the video to a cloud storage service like DropBox, Google Drive or iCloud.



Become familiar with your community's disaster preparedness plan and know your evacuation route.**



If you are a collector, make a list of all works or objects in your collection.**

SURVIVE DURING THE STORM*

- If told to evacuate, do so immediately. Do not drive around barricades.
- If sheltering during high winds, go to a FEMA safe room, ICC 500 storm shelter, or a small, interior, windowless room or hallway on the lowest floor that is not subject to flooding.
- If trapped in a building by flooding, go to the highest level of the building. Do not climb into a closed attic. You may become trapped by rising flood water.
- Listen for current emergency information and instructions.
- Use a generator or other gasoline-powered machinery outdoors ONLY and away from windows.
- Do not walk, swim, or drive through flood waters. Turn Around. Don't Drown! Just six inches of fast-moving water can knock you down, and one foot of moving water can sweep your vehicle away.
- Stay off of bridges over fast-moving water.

MAKING AN INSURANCE CLAIM

- Document any property damage with photographs or videos.
- Contact your insurance agent or insurer as soon as you can. Provide a general description of the damage and have your policy number handy if possible. Write down the adjuster's name, phone number and work schedule as soon as you have them.***
- Prepare a list of damaged or lost items for your adjuster.***
- If you need to relocate, keep records and receipts for all additional expenses. Most insurance policies cover emergency living arrangements.***
- After your insurance company has been notified of your claim, they must send you the necessary claim forms within a certain number of days (time period varies by state). Fill out and return the forms as soon as possible. If you do not understand the process, be sure to ask questions and write down the explanation.***

*Source: <https://www.ready.gov/hurricanes>

**Source: <https://www.chubb.com/us-en/claims/hurricane-windstorm-personal-preparedness-planning.aspx>

***Source: <https://disastersafety.org/hurricane/after-a-hurricane-safety-tips/>

CLAIMS INFORMATION

To find your insurance carrier's claim contact information, please visit
<https://orchidinsurance.com/claims/>